

Local voices needed

Now is the time to get involved if you want to influence the final version of Enfield Council's New Local Plan

Enfield, a borough with a rich history and a vibrant community, is at a pivotal moment. The decisions made today will reverberate for generations. Enter the New Local Plan, a blueprint that will guide Enfield's development, housing, and environment until 2041.

The clock is ticking. We have just a month to make our voices heard. This is your chance to influence the future, to advocate for homes, green spaces, and sustainable growth.

Before the Local Plan debate at the Full Council meeting on March 6, 2024, our elected representatives should reach out to their constituents. They should discuss aspirations for homes, the environment, and the delicate balance between progress and preservation. It's a crucial conversation – one that bridges the gap between policy and people.

We encourage members to contact their ward councillors to request a ward forum where the plans can be discussed. A summary of proposals for each ward can be accessed on the Forum website www.enfieldover50sforum.org.uk and includes details on how to contact your councillors.

The plan would mean one new home for every four existing ones

In 2021, the draft Local Plan emerged and received 7,267 written responses. The need for additional housing, and affordable housing, was undeniable, but so were concerns about deliverability, the lack of infrastructure to support the growth

proposed, the number of tall buildings proposed and the release of Green Belt land.

The revised plan is targeting 35,000 new homes by 2041. That's a staggering leap from the draft proposal in 2021. These numbers are far in excess of London Plan targets and would mean one new home for every four existing ones.

Building these homes would require building on green belt land, roughly 40 times the size of Enfield Town Park, justifying residents' concerns about the sufficiency of infrastructure such as roads, schools, primary healthcare, and green space for health, leisure, and well-being.

Enfield is not alone – the Council should consider its strategic role within London, as directed by the Mayor through the London Plan, whereby each borough, including Enfield, has a role to play and a



We have only a month to make our voices heard.
The council will be debating the plan on 6 March

housing target to reach.

The London Plan targets can be met without building homes on green belt land. Furthermore, data provided by EnCaf indicates that, far from being balanced, consultees' support for releasing green belt land for housing development is very limited indeed.

Enfield stands at a crossroads. Let's ensure that our legacy is one of foresight, compassion, and sustainable growth. Together, we'll build a future that honours our past and embraces the promise of tomorrow.

A web search on "Enfield's New Local Plan" links to the relevant page on the Council's website. Appendix C (parts 1, 2 and 3) at the bottom of the page reveals detailed site allocations.

*Library services in Enfield
under review, p7*

*Forum Groups, social events,
meetings and more, pp13-16*

Enfield Borough Over 50s Forum

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

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Disclaimer

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

JOIN the Forum

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

How to join or renew

Get a membership form either by calling the office (020 8807 2076) or downloading it from the membership page of the website <https://enfieldover50sforum.org.uk/membership/>. Then, telling us if you are new or renewing, you can either:

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

Nurturing environment



Looking forward to 2024

Happy New Year everyone, even if this feels a little late in the day. Anyway, the sentiment is genuine. I still do not know what to make of 2023, apart from acknowledging the good and the not so good bits, and to learn from past experiences and to move on to create a more productive and nurturing environment for 2024.

I did manage to escape up north for the holidays. I really enjoyed spending time with the family, increasingly missing them, being so far away. We celebrated my sister's 50th birthday on Christmas Day, she could now join the Forum!

Obviously, I picked days when there were two named storms to travel up and back in, Storm Henk proving particularly challenging on the return leg. Anyway, I made it. Over four years since I joined, this is still a job I like to come back to.

The Forum continues to press on with raising awareness and actively campaigning about issues that affect our membership and all older people nationally.

The pace of technology continues to escalate and this does not always accommodate the most vulnerable members of society. Topically, we have all seen the damage created from a substandard IT system with the Post Office. It is so interesting to see the power of a drama on mainstream television to really stimulate public opinion – and real action.

Thank you for all your continued membership and support for your Forum.

Ruth Fathaddine

Office and Development Manager

Pottery Workshop

Dream It. Build It.

**Design the town centre we all want
– in clay.**

Join other over 50s to design and make models for your own version of Edmonton Green Partnership with Planning Aid for London, Exodus, Youth Worx, Edmonton Community Partnership, Age UK & Enfield Over 50s Forum. Please contact the office as spaces are limited.

Who runs London?

What is the Greater London Authority and how important is it to people in Enfield?



Joanne McCartney,
London Assembly
Member

With elections for London Mayor and the London Assembly due in May, the Forum felt it was a good time to look at what the Greater London Authority does.

Joanne McCartney,
London Assembly
Member,
spoke to

Forum members at the end of November to explain how it all works.

The Assembly is a scrutiny body, examining the decisions and actions of the Greater London Authority (GLA) to ensure promises to Londoners are delivered.

Members investigate issues affecting London, question the Mayor 10 times a year at Mayor's Question Time, conduct public meetings and more.

There are 25 Assembly members, with 14 elected by constituencies and 11 on a proportional list. Joanne is the member for Enfield and Haringey. She served as a local councillor in Enfield from 1998 to 2006.

As well as examining the Mayor's actions and decisions, Assembly Members act as champions for Londoners by investigating issues that are important to the capital. These investigations are carried out by cross-party committees which cover vital areas like transport, policing, housing and planning, the economy, health and the environment. The Assembly can press for changes to national, Mayoral or local policy.

Joanne explained that the Mayor has no statutory responsibility for health but has a duty to try and decrease health inequalities.

To that end, a London Health Board has been established which has set London-wide targets for everyone to work towards. She admitted that the expansion of the ULEZ has been controversial but said that it has had real health benefits.

The Mayor signed up to the worldwide initiative to make cities age-friendly. The GLA is trying to make outdoor spaces and venues more age-friendly, for instance with provision of more, free, accessible public toilets, particularly opening up toilets on the Underground free of charge.

The majority of the Mayor's budget goes to Transport for London (TfL) and the GLA views the Over 60s Oyster Pass and the Freedom Pass as very important. TfL depends on Government subsidy and needs capital investment from government

for infrastructure projects.

When TfL sought extra funding due to Covid lockdowns, the Government agreed only on the condition that Over 60s and Freedom Pass users were restricted to travelling after 9am (or 9.30am on some rail lines). Joanne and other Assembly members will continue to press to have this lifted.

Joanne said there is a big programme, Get Online London, to try and provide training for people who are digitally excluded but acknowledges it is a widespread problem.

The Mayor, currently Sadiq Khan, is also the Police & Crime Commissioner for London, overseeing policing and setting high-level priorities. He has been rebuilding Safer Neighbourhood teams and has established a new Policing Board to have more oversight city-wide.

The Forum continues to press GLA to have a dedicated Deputy Mayor for Older People and we are lobbying Enfield to sign up as an Age-friendly borough.



The majority of the budget goes on Transport for London



The Mayor has committed to an Age Friendly London

Photo ID to vote

Remember that if you want to influence policy in London, you need to vote in the May elections. Make sure you, your family and friends are registered to vote. And remember that new regulations mean you must provide photo ID in order to vote.

To find out more, visit <https://www.londonelects.org.uk/>

Piccadilly Line upgrade

The new trains are due to come into service in 2025 and will increase capacity by 12% on the line. However, the increase in capacity would be 60% (giving 36 trains an hour) if the new signalling system that was planned had received the promised government funding. Joanne said it is short-sighted to do only one and not the other.

Barriers to healthcare

There are all sorts of reasons why people find it difficult to access healthcare, but we need to persist if we want to stay healthier for longer

Having a son who thinks he knows something about health is undoubtedly annoying. Particularly if he works in Public Health and can be slightly removed from the practicalities of accessing healthcare. So here is the story of getting my mum referred to hospital and the practical issues along the way.

About four months ago I had to wait twice whilst walking with my mum, panting to get up a hill. This was not normal and definitely not 'I am just not very fit'. So, whilst I was pleased to hear that she'd rung the GP that week I was slightly exasperated that she'd said it wasn't urgent and the receptionist had said she couldn't have an appointment. So, she nearly fell at the first hurdle but still running. The GP referred her to hospital for a diagnosis.

Secondly, after the diagnosis Ma then decided that she 'didn't want to be taking medication for the rest of her life'. Fair enough and I suspect there was some disguised worry here but sometimes life can be pretty short if you don't follow medical advice. I suspect Mr Stewart had something to say about this too.

Thirdly, Ma got a letter telling her where and when to be for an operation. Obviously, she didn't want to go there 'because the parking is so bad'. Now, I know hospital parking is a controversial issue (should it be free? If so, where should the lost revenue be found? Should people use public transport/

walk /cycle etc) but this was a bit unavoidable; pay parking charges and have a potentially life-changing operation – or not.

We were then set for the operation at the beginning of Dec 2023. However, in November Ma got a nasty cold and took medication which interfered with the medication she'd been prescribed and so the operation was cancelled. Sometimes things just can't be helped.

We are expecting a rescheduled operation for the end of January. I am a little sceptical it will happen then due to the Doctor's strike. Hopefully, we'll be given enough notice not to have to scabble around too much when the appointment arrives. However, even if it is delayed again, we have gone from denial of an issue to a willingness to have the operation. In the meantime, Ma will continue taking her medication so her condition is at least managed.

So, what do I think of all this? Sometimes people have to be pushed to do what is good for themselves. Sometimes arguments are really just getting used to a new reality. What patients and the NHS value don't always coincide and sometimes events just can't be helped. But with a little bit of persistence Ma's life will be improved a little bit.

Glenn Stewart

Assistant Director of Public Health, Enfield

Help us to help you

Make sure you complete the bowel cancer screening test when you are sent one

NHS in England has launched a phase of the 'Help Us, Help You' campaign, which aims to encourage people living in London who are sent the NHS bowel cancer screening home test kit to complete and return it.

The campaign is designed to increase the numbers of people completing the bowel cancer screening test by raising awareness that it can detect signs of cancer before they notice anything wrong and addressing the barriers preventing people from completing the test.

If you're aged 56 to 74, live in London and registered with a GP practice, you'll be sent a kit in the post automatically, every two years. The kit is simple to complete and can be done in the privacy of your own bathroom using the step-by-step instructions on the box.

Even if you don't have symptoms, it can detect signs of cancer before you do.

The image is a promotional poster for the NHS 'Life Saving poo' campaign. On the left, a hand holds a roll of toilet paper, with the words 'Life Saving poo' written in a large, white, cursive script that appears to be made of toilet paper. Above this, the 'HM Government' logo is visible. On the right, the NHS logo is at the top. Below it, the text reads: 'The bowel cancer screening kit can save your life'. Further down, it says: 'Just a tiny sample detects signs of cancer before you notice anything wrong.' and 'If you're sent a kit, put it by the loo. Don't put it off.' with the URL 'nhs.uk/bowel-screening'. At the bottom right, there is a small green box with the text 'Screening saves lives' and another box with 'Help us help you'.

If you're sent an NHS bowel cancer screening kit, put it by the loo. Don't put it off. If you would like more information, please visit: <https://www.nhs.uk/conditions/bowel-cancer-screening>

Living in a digital world

The Forum is working with others to help older people cope with increasing demands to communicate and do business online

Headlines about the impact of imposed digitalisation on the lives of hundreds of postmasters has shown it has resulted in terrible stress, financial loss, wrongful imprisonment and in one case suicide.

Continuing IT developments: miniaturisation, smaller more powerful computer devices, smart phones, artificial intelligence goes on and on.

Government, local authorities, the health services, banking, Facebook, internet and apps now dominate our lives, even when you are able to cope with the many difficulties and pitfalls this entails.

If you cannot cope because of the financial costs, disability, vision, aptitude or attitude, what can you do? Where can you go? The difficulties are myriad and for this excluded group help is urgently needed and is more acute for those in our age bracket.

What can the Forum do to help?

The Forum has a small group of IT savvy volunteers who have been running drop-ins for those with computer and phone problems.

Over the past four years, with financial support from the Council and Metropolitan Police, our volunteer team, ably lead by Williamz Omope, has helped numerous individuals who were unemployed and needed to comply with the complexities of the Universal Credit process and requirements imposed by

Job Centres and the Department of work and Pensions.

For this our team has also been running basic IT training sessions. But the funding stream has come to an end.



The Forum is seeking funding to help older people cope with the digital world

The Forum, a key member of Enfield's Older Peoples Partnership Board, along with representatives from other voluntary organisations, run IT support groups.

The Forum has submitted a proposal on behalf of these organisations to the Big Lottery's Reaching Communities Fund.

Our aim is to employ a co-ordinator and assistant to:

- address the issues of digital exclusion
 - oversee the running of training sessions for volunteers and clients
 - organise workshops
 - liaise with the NHS and other statutory bodies
 - develop alternative methods for those who cannot cope with the technology needed to make health appointments, paying for parking and other services, etc.
- As the lead organisation, the Forum has submitted the outline proposal and is awaiting a response. In the meantime, any members with competent skills with computers and smartphones who would like to join the Forum's IT team should contact the Forum Office (020 8807 2076).
- If our proposal is successful, we can then hit the road running. Fingers crossed.

Change to telephone lines

The switch to digital landlines may affect telecare devices and access to emergency services during power cuts

The current analogue landline network needs to be replaced because it's old and is becoming difficult to maintain. The new digital landlines use the internet to make phone calls – this offers better quality calls as well as some additional features such as protection from scams.

For most networks, the move to digital landlines will happen by December 2025. Providers will contact their customers ahead of the change to let them know when they'll be making the switch.

In almost all cases, you will be able to keep your phone number and you will not need a new handset.

However, while this all sounds good, there are some concerns that the switch to digital landlines may affect telecare devices and other equipment such as personal alarms and security alarms if they're connected to your phone line.

Unlike some traditional corded analogue phones, a digital

phone will only work in a power cut if it has a battery back-up, because it'll run using your home electricity. In these instances, phone companies are advising people to use mobile phones as a backup.

If you're dependent on your landline phone – for example, if you don't have a mobile phone or you live somewhere where there's no or poor mobile signal, then your telephone provider must offer you a 'resilience solution' to make sure you can make emergency calls during a power cut.

This could be a mobile phone (if you have a mobile signal) or a battery-backup unit that connects to your landline phone and provides power in case of a power outage.

If you have any questions or concerns, contact your telephone provider. And remember that changes like this attract scammers so be careful if someone calls and asks for personal information or money.

Better public transport is vital

Enfield Transport User Group continues to campaign for better bus and rail services in the borough

Public transport has always been a key interest to Forum members and Peter Smith, one of our Executive Committee members, sits on the Enfield Transport Users group (ETUG).

We thought it would be a good idea to list the group's top ongoing issues within the borough.

Buses

1. Stop and station interchange including extending the 456 to Crews Hill station, rerouting the 313 via Wharf Road at Ponders End and converting the current Hail & Ride rail station stops at both Bush Hill Park and Winchmore Hill/The Green.
2. Improving current connections between the Chingford and the Enfield areas. Only two services link the area with one only providing a peak 3bph (buses per hour) service. No direct links to Chingford Mount as well from the Ponders End and the Enfield Town areas.
3. Improving current connections between Winchmore Hill and Edmonton. Both areas will soon join into one new constituency from the next election and there's currently very limited links between the areas. Only the 456 provides the link, but it runs a limited 2bph service and doesn't link to Edmonton Green. This service was only recently introduced.

Rail

1. Improving services on both the Enfield Town and the Southbury loop services. Both are half-hourly off peak and the Southbury line is only half hourly during the peaks as well.
2. Call to reinstate the former 4tph during the off-peak hours on the Great Northern metro services. Currently half hourly in the off-peaks, whilst the peak service is still running its pre-covid service.
3. Ongoing long case on the West Anglia Main Line with services at Meridian Water, the stopping stations, the Liverpool Street throat and the services to Stratford.

The group is also very aware of the need for better accessibility

to public transport, an issue that affects more older people. It continues to monitor the situation and campaign for ramps, lifts and other infrastructure to help improve access for all.

Super bus service

New express bus runs between North Finchley and Walthamstow via Enfield

The Superloop bus network is designed to improve public transport connection between London's outer boroughs. The buses will call at limited stops (town centres and transport hubs) to make them more of an express service.

The first Superloop bus route, SL1, has launched between



The Superloop service will eventually circle outer London

North Finchley and Walthamstow, including calls at New Southgate, Arnos Grove, Palmers Green and Edmonton.

Unfortunately, the route does not include a direct link to North Middlesex Hospital despite the request being highlighted during the consultation last year.

The service runs every 12 minutes Monday to Saturday and every 15 minutes evening and Sundays.



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Library services under review

Funding pressure prompts Council to issue survey on borough's library services – so make sure you have your say

The council recognises that it is under a duty to provide a comprehensive and efficient library service for people who live, work or study in the borough of Enfield.

This includes books and access to digital resources, quiet spaces for study and reflection, access to support groups and social activities for all ages, health and wellbeing support, makerspaces, training and employment advice.

Like all local authorities, the Council is facing significant funding pressures and is under a duty to set a balanced budget.

It has had a 42% reduction in overall funding since 2010 and must make savings of £39.4 million in 2024/25. There is a forecasted budget gap of £118.7 million for the five years to 2028/29.

The Council says “it is inevitable that savings will need to be made now and in years to come across Council services in order to set a balanced budget”.

It goes on: “In light of these funding pressures, we need to consider whether our library service can be delivered in a more efficient way, while ensuring that it continues to meet people's needs and is comprehensive.

“We want to hear from you about whether you use our library service, your experience of our libraries and how we could



The council is considering if library services “can be delivered in a more efficient way”

deliver our library service more efficiently so as to make savings in the library budget.”

The deadline to fill in the survey is 6 March. The Council says it will use the feedback and ideas to help it develop a draft proposal for a new library strategy for Enfield. It will then publish and consult on this draft strategy in summer 2024.

The Council promises to “carefully consider any responses to that consultation and anticipate being able to finalise a new library strategy and implement any changes in early 2025”.

Who can take part?

Those who live, work and study in the borough, representatives of schools, colleges, health organisations, local business, voluntary and community sector organisations, the Metropolitan Police and the London Fire Brigade.

To participate in the survey, visit your local library or go online at
<https://www.enfield.gov.uk/consultations/library-engagement>

You can also email:
libraries.engagement@enfield.gov.uk
The deadline is 6 March 2024.

Pipe works raise concerns

The Forum is worried about safety of pedestrians during building of the heat network

In the last edition of Forum Focus, Anna Eager from Energetik responded to our article ‘Heated debate on pipes’ where we asked questions about the construction of the district heat network. We wrote, for instance, that Anna had admitted that the construction work “can be noisy and inconvenient” and that mature trees had been taken down, but said they try to mitigate negative effects as much as possible. And the long-term gains outweigh the short-term pain.

Our concerns remain about:

- Safety and respect for the community during building work
- Tree removal, protection and how they left the site (it is now a muddy wasteland and the pathways/cycle lanes are a mess)
- Rusty pipes full of muddy water, likely to cause maintenance issues in the future

These images illustrate these concerns, and many others.

The debate, and our concerns, continue.





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Look on the bright side



One liners. Some old, some new

The Grim Reaper came for me last night, and I beat him off with a vacuum cleaner. Talk about Dyson with death.

I went to the cemetery yesterday to lay some flowers on a grave. As I was standing there, I noticed four grave diggers walking about with a coffin. Hours later and they're still walking about with it. I thought to myself, they've lost the plot!!

My daughter asked me for a pet spider for her birthday, so I went to our local pet shop and they were £45! Blow this, I thought, I can get one cheaper off the web.

I start a new job in Seoul next week. I thought it was a good Korea move.

I was driving this morning when I saw an RAC van parked up. The driver was sobbing uncontrollably and looked very miserable. I thought to myself that guy's heading for a breakdown.

My neighbour knocked on my door at 2.30am this morning, can you believe that, 2.30am? Luckily for him I was still up playing my bagpipes.

Local police hunting the 'knitting needle nutter', who has stabbed six people in the backside in the last 48 hours, believe the attacker could be following some kind of pattern.

Health contradictions

If it's true that brisk walking every day is good for your health, our postman would be immortal.

A whale swims all day, every day, only eats oily fish, drinks only water. So why are they so heavy and fat?

A rabbit runs and hops all the time and lives for only 15 years. While a tortoise doesn't run, does mostly nothing day in and day out and lives for some 150 years.

Going home

I would like to share a personal experience about drinking and driving. Some of us may have had the odd brush with the law from time to time on the way home after a 'social session' with friends. Well, two days ago I was out for an evening and had more than several beers followed by some rather nice red wine.

Although feeling jolly, I still had the sense to know that I may be slightly over the limit. That's when I did something that I've never done before – I took a taxi.

Sure enough, on the way home there was a police roadblock, but since I was in a cab they waved it past and I arrived home safely without incident.

This was a real surprise, as I had never driven a cab before, I don't know where I got it and now that it's in my garage I don't know what to do with it. So if you want to borrow it, give me a call.

Bingo fund-raising

The Bingo Club finished the year very much as it started with our members enjoying themselves and lots of fundraising. As you will have seen we have raised £10,000 for the Forum over the years with another £1,000 donated at the October Civic Centre meeting.

£100 has also been raised for the Enfield Women's Centre through a competition organised by our volunteer John Yiannacou.

We finished the year with a Christmas party with food and music provided by John Prior, which was enjoyed by all. During this year we broke records with 48 members as our highest attendance and a record £240 in prizes in one session. See Forum Groups on p13 for further info.



Jim Cante presents a cheque to Barbara Le Fevre from Enfield Women's Centre

Jim Cante

Feel free to send contributions for the Bright Side to: editor@enfieldover50sforum.org.uk

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Five things you need to know about inheritance tax.

Leaving an inheritance to your immediate family, and to those you love can be life changing

Careful estate planning can reduce the amount of inheritance tax payable after you have passed away. I can help explain the complex rules around inheritance tax to you and to your family, so you can leave more of your wealth to those who you love.

1. Preparing for inheritance tax can change your family's future. Knowing when to start planning is key and as a rule of thumb start planning when your savings and assets begin to accumulate. This is often the case when your day-to-day expenses go down, such as when children leave home, or your mortgage repayments are almost finished.

It's also important to start talking to your family about your plans and being clear about your wishes. Having conversations with your adult children can often make winding up your estate, a little easier after you've gone.

2. When do you start paying IHT?

IHT is charged to your estate after you have passed away. There is no tax between a spouse or civil partner due to the spouse exemption. Also, there is usually no inheritance tax on gifts made to charities. After that you can leave up to £325,000 tax-free. You may qualify to use the Residence Nil Rate Band which is an additional £175,000. If you leave your home to your children, stepchildren or grandchildren subject to your estate being less than £2 million.

3. Gifting can reduce IHT and help support your family now rather than making them wait for an inheritance.

You can gift up to £3000 each tax year your annual exemption as well as make any number of small gifts up to £250 per person. Apart from this all other gifts are usually referred to as potentially exempt transfers and take seven years to be disregarded for inheritance tax.

4. Make the most of trusts in inheritance tax planning. Gifts to certain trusts are referred to as chargeable lifetime transfers and can also take seven years to be disregarded. This is an area that needs Financial Advice as there are several different types of trust and there are different ways of setting them up. In some cases, you may be able to access the funds, but in others you

can't. Trusts are quite a specialised and complex area of financial planning, so do speak to me before you make any choices.

5. Use pensions to help estate planning.

Defined contribution pension schemes will fall outside of your estate so if you're looking for an efficient way to pass on wealth, pensions could play a big role. If you have several different pension pots, you could choose to pass one or more to your children or grandchildren. If you die before you are 75, your pension pot can usually be paid as a lump sum or income to any beneficiary tax-free. If you die after 75, your beneficiaries will need to pay tax at their marginal rate on withdrawals.

The value of an investment with St James's Place will be directly linked to the performance of the fund selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation and relief from taxation can change at any time and are generally dependent on individual circumstances. Trusts are not regulated by the financial conduct authority. George Ttoui is a qualified financial adviser at Burlington Wealth Management and is available to discuss any financial matter. If you wish to arrange a private consultation please call the office on (020) 8882 6688 or send an email to george@burlington.uk.net



George Ttoui



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Happy days for Enfield's over 50s

The very popular Over 50s Days will continue at the council's leisure centres, now managed by GLL under the brand name Better

The senior Enfield team at Better has acknowledged that there were some teething problems with the transfer of Forum members' names to their database, but they are committed to making sure we all work together to ensure a good service for all users.

The good news is that Forum members will still be able to buy the annual Over 50s Concession Card at the cheap rate of £7.50 instead of at the standard rate £20. This Over 50s Concession Card gives a discount of about 33% on most sessions and classes at any of Better's centres in Enfield.

Forum members will need to show proof of Enfield Borough Over 50s Forum membership in order to buy this card for £7.50 when they need to renew it annually.

Other good news is that the well-attended Over 50s Days will continue, with free tea, coffee and biscuits being provided as part of Better's commitment to 'improve the physical, mental and social wellbeing of local communities'. Anyone with an Over 50s Concession Card can access these days for just £6.50 per day (instead of the £10.50 standard rate). This Over 50s Day pass is available only in the centre and on the day itself.

Better says it will endeavour to allow Forum members to continue to pay the same monthly direct debit rates which they paid to Fusion, subject to annual inflationary rises.

The bad news is that Edmonton Leisure Centre has been closed 'for the foreseeable future' while an assessment is undertaken of the work needed to bring it up to safe and acceptable standards. There is no date yet for when that assessment will be completed.

Better offers all people over 50 the 'Better Health Partnership Senior 50+ plus racquets' for £40 a month or £400 as an annual payment, as well as a range of other cheaper monthly direct debit options which are restricted to off-peak times and/or the use of just one centre.

People receiving benefits, the disabled and other groups are also offered cheaper rates, so the Forum urges members to go to their nearest centre (see list below) and talk to the receptionists about the best option as it varies greatly depending on your circumstances and requirements.

Like Fusion Lifestyle, Better does not take cash and urges people to book and pay via

the app or online. But people can also book at the centre in person with a debit/credit card up to six days in advance of the class.

Better says it will be running classes to help those having difficulty using the online facilities.

For more information contact your local centre or visit <https://better.org.uk/>

Albany Leisure Centre

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

Over 50s Days: Thursday

Plus Mon 10.30am pilates and Wed 11.40am yoga

Southbury Leisure Centre

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

Over 50s Days: Tuesday, Wednesday

Southgate Leisure Centre

Winchmore Hill Road, N14 6AD. Tel: 020 8882 7963

Over 50s Days: Tuesday, Friday

BETTER
the feel good place

Why you need to keep moving

The Forum is always encouraging members to keep active in mind and body and Ayshe Ibrahim explains the best way to approach this



Ayshe Ibrahim

Do you feel like you manage OK but as soon as you start to increase your activity levels you immediately feel pain, which then puts you off activities or exercise or walking too much?

As an osteopath with over 20 years experience, the most common causes of injuries and pain I see are either due to not enough activity or sudden bursts of too much activity after a prolonged period of little movement.

Aches and soreness you get when being active the first few times aren't bad. This highlights where the imbalances in the body are, what

needs strengthening or improved mobility. That's not an invitation to push your body extremely.

There's a difference between the ache you get after exercise and the pain caused by injury! If you're unsure, stop the activity and see an

osteopath or professional trained to assess/diagnose your condition.

If you have underlying health issues, it's worth making an appointment with a health professional who can advise you what to avoid. Your neighbour, friend or family member are NOT the people to ask!

I recommend 10-15mins of stretching/movement a day rather than a 1hr class a week. Little and often exercise helps the body adjust, there's less likelihood of injury and you build up confidence. It's also easier to keep up, making it a lifestyle change you can maintain.

Unsure where to begin? Start with a short daily walk or join me on Saturday mornings at 9.30am for my free online chair based remedial movement class. Or both!

My online class is live, designed for all level of fitness as I guide you through healing breathing, core muscle/pelvic floor activation and a full body workout in 45mins. You have the opportunity to ask questions about the practice or your health or just to say hi! My clinic The Backbone Osteopathy Practice is based in Southgate.

Proudly giving trusted
legal advice to the
older person and their
family for over 30 years



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SOLICITORS & ESTATE AGENTS

4 Winchmore Hill Road Southgate London N14 6PT

T: 020 8920 3190

E: enquiries@stennett-stennett.co.uk

W: www.stennett-stennett.co.uk

Join one of our Forum Groups

Poetry Group

We meet every 4th Thursday of the month in the community meeting room at the Enfield Town Library between 10:30am and 12 noon to share and discuss poems we bring along on subjects suggested by the group. If you love poetry, we'd love you to join us. We request a donation of £1 per meeting to cover the room hire cost. Our forthcoming subjects are 'pets' on 22 February, and 'the weather' on 28 March.

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

Coffee Club

We meet in the Skylight Restaurant in Pearson's in Enfield Town on the first Wednesday of each month. The next meetings are 7 February, 6 March and 3 April. 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

Writing Group

This friendly happy group meets at Enfield Central library on the second Thursday of the month, 10am – 12 noon, each contributing a piece on an agreed topic.

Contact Ruth Serner for more details. Ruth.serner@gmail.com

Bingo Club

Forum bingo players meet every Monday including Bank Holidays (except this year Christmas and New Year's Day). We play from 2-4pm: ten games of bingo plus time for tea/coffee and chatting. We ask for £1 to cover the cost of the hall and then it is £2 for five games or £4 for ten games. There is also a cash prize raffle. Venue is Jubilee Hall, 2 Parsonage Lane, Enfield EN2 0AJ.

We need to know numbers in advance so if you would like to join us, please ring Jim on 020 8363 4969 for further details (see also p9)

Board Games

We will be relaunching our fortnightly board games afternoons at Millfield House shortly. Check the next newsletter or ring the office for more information. *Call the office on 020 8807 2076 for more information*

Film Making Group (EBOFF Films)

Enthusiasm, but no particular experience, needed to join our film making group. We meet monthly at Jubilee Hall for planning meetings and at different times throughout the month to carry out filming. Cost of joining the group is £7 per month which covers our room bookings, tea and coffee. If you wish to visit for a one off, please contribute £2 towards the cost. Find out more about us from our new website on <https://eboff-films.weebly.com/>. The group is going to Birmingham for the IAC British International Amateur Film Competition 2024 in April and new members are welcome to join us. We have submitted five films to this competition.

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

WhatsApp Cinema Group

Join our WhatsApp cinema if you like going to see films and would enjoy the company of others. There are about 20 of us in the group and we tend to go to Cineworld in Southbury Road or to cinemas in Central London. You can organise to see the films you like or just join in with ones that have been organised. No particular commitment is needed. You will need a smart phone to sign up for WhatsApp – we can help you download the app if you need it.

To join please text your phone number to Jan on 07748 264735 or email eternalechoes2002@yahoo.ie

Lunch Club

We meet every two months at different venues. The next lunch is on 13 March 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.

18 January – Lessons in Chemistry by Bonnie Garmus

15 February – The Painted Veil by W. Somerset Maugham

21 March – 1984 by George Orwell

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

Dancing Group

The next dance sessions will be held 11am – 12.30pm in the Millfield Theatre Bistro on 22 February and 14 March.

Entry is free for Forum members but please do contact the office on 020 8807 2076 to secure a place.



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

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 11 February Film and TV Quiz

The Film Making Group is holding a Film and TV Quiz from 2-4pm. Book as tables or individuals for our fun quiz afternoon. Some games are based on memory, so you won't need prior knowledge. Free refreshments. Book and pay in advance – £4 or £5 for guests/non-members. Or ring the day before to find out if there are spaces. Proceeds go to our film group to make the next film. Held at Jubilee Hall, 2 Parsonage Lane.

To book contact Jan on eternalechoes2002@yahoo.ie or 07748 264735 for full details

Wednesday 13 March Hampstead Heath and Kenwood House

Kenwood House is one of north London's most ravishing locations with its Humphrey Repton's landscaped lake and gardens. Free access to the house, where you can see the original paintings of Vermeer, Rembrandt and Gainsborough and Robert Adams library masterpiece. Meet at Highbury and Islington Station at 10.30am for the London Overground train to Hampstead. Then a 35-minute walk (1.5 miles) to Kenwood House. Limited to 12 people.

To reserve your place contact Roy Barrows, roycarl939@btinternet.com

Sunday 17 March Film Social at Jubilee Hall

These socials mix our films with film quizzes and other entertainment. The afternoons are good fun and all are welcome. You are advised to book and pay for your seat in advance as the events are sometimes full up. If you prefer to turn up on the day, you might want to ring the day before to ensure there are spaces. Free refreshments. Entry £4 or £5 for guests/non-members. Proceeds go to our film group to make the next film. 2pm – 4pm, Jubilee Hall, 2 Parsonage Lane, EN2 0AJ. For the full programme for this afternoon check the website: <https://ebuff-films.weebly.com>

To book contact Jan on eternalechoes2002@yahoo or phone 07748 264735

Wednesday 20 March Lincolns Inn and lunch at Middle Temple

Join us for short mystery tour of Lincoln Inns of Court and lunch at Middle Temple Hall in the Inner Temple. Lunch at 12.30pm. Payment on the day by card only. Dress code is smart casual. Meet Holborn Tube Station at 10.45am then short walk to Lincolns Inn where we shall stop at a special hidden place for coffee and continue our tour before lunch. Limited to 12 people.

To reserve your place contact Roy Barrows, roycarl939@btinternet.com

Thursday 21 March Mayfair Walk

Join Graham for a circular walk around one of central London's most fashionable districts. Meet at Piccadilly Circus at 10.45am to leave at 11am. Leave the station via the Piccadilly south side exit. The walk will be part guided and will include Burlington Arcade, Shepherd Market and Mayfair's three Squares. The walk is approximately three miles and will take about two hours to complete. Booking is not necessary.

Graham can be contacted on his mobile 07986 699555 for any further information

Monday 1 April Mississippi Riverboat Cruise

Join Forum members on Easter Monday for this Enfieldian trip which will drive to the Norfolk Broads and after lunch in the Broadland village of Horning board the 'Southern Comfort' which is a unique reconstruction of a Mississippi Riverboat to spend the afternoon cruising through the Broadland scenery. Tea is available on board. Home by approximately 8pm.

Fare: £42 (includes cost of cruise and a small contribution to the Forum).

To book contact Jan on eternalechoes2002@yahoo or phone 07748 264735

Wednesday 3 April Day trip to St Albans

Use your Freedom Pass for a day trip to St Albans and take a tour of the town and the Cathedral. Meet outside Lidl in Cecil Road Enfield at 10am. We will take 313 bus to Potters Bar Station. Then 84 bus from Potters Bar Station to St. Albans. Limited to 12 people.

To reserve your place contact Roy Barrows, roycarl939@btinternet.com

Sunday 21 April Film Social at Jubilee Hall

See details for Sunday 17 March

Monday 13 May Bletchley Park

Discover the incredible achievements of WW2 Codebreakers in the place where it all happened. Explore the stories of Bletchley Park, through film, interactive displays, and museum collections. We will take a coach from Enfield to arrive at Bletchley Park at 10am for a coffee break before a private tour at 10.30am. After the tour there is plenty of time to explore, and have a light lunch in the lovely cafe. You can even try code breaking yourself, before returning to Enfield at approx. 5pm. Price approximately £52pp (tbc) includes return coach travel, entrance fee, and private tour, coach driver tip and a small Forum donation.

To find out more, request a booking form and to book, contact Melanie at melaniechalloner@yahoo.co.uk or 07875 506 856

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

19-24 May

Lively Liverpool and the Mersey Magic

Yes, Liverpool is music and football – 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 is just 1 single room left and 4 twins/doubles. Cost: £719 to £649pp depending on group size.

Contact Olivia on oliviagoodfellow19@gmail.com or call 02084478841 to request a booking form and itinerary

3-16 June

Malaysia and Borneo

Nine already booked but there is space for more. Come on, join in the adventures!!

Further information on the wonderful Riviera itinerary and how to book contact Olivia on oliviagoodfellow19@gmail.com or 020 8447 8841

Saturday 22 June

Sudbury market and the Suffolk Punch Trust Farm

Enjoy a mid-summer day out with us, exploring in the morning the ancient market at pretty Sudbury. After an independent early lunch, we spend the afternoon at the Suffolk Punch Trust at Woodbridge, which is a breeding stud and centre to help protect this critically endangered breed of working horse. Our visit will include a private guided tour, including a tractor trailer ride around the huge farm to see these gentle giants and their foals, horse demos, farm wagons, vehicles and implements tour, heritage garden, farming heritage museum. Easy walking and a relaxed itinerary to suit most abilities. We finish with a delicious included cream tea before returning home. The trip costs £58.50pp which includes return luxury coach travel, all activities at the Trust, cream tea, driver tip and a small Forum donation.

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

July 1-8 or 8-15 (or both weeks) or October 21-28

Turkish Delight for the Forum yet again

Following on from our amazing first independent non-profit making holiday in July 2023, there are not one but three weeks available for those of you who would like to have the best holiday ever in the sun, with friendly people, amazing experiences and an itinerary to blow you away in a spectacular retreat with mountains and sunsets every day. You are welcome to invite non-Forum members who would appreciate this kind of trip. Places are already filling up on all three weeks, so let me know if you'd like more information and join the happy group in the land of turtles/sunshine/history, wonderful food and people and much more.

For a full itinerary on any week, please contact Olivia on oliviagoodfellow19@gmail.com or 020 8447 8841

26-30 August

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 Queens 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 20 members booked onto this trip. So much to look forward to, so why not join us?

For full itinerary details and a booking form, email Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841

27 Sept – 4 Oct

Danube River Cruise

Flying to Budapest then visiting Budapest, Esztergom, Bratislava, Durnstein, Melk, Salzburg or Linz and of course Vienna. Only a few twin cabins left now.

For further information contact Olivia on oliviagoodfellow19@gmail.com or 020 8447 8841

5-15 November

Argentina

This will be an epic bespoke Forum adventure with Wendy Wu Tours so contact Olivia for possibly the best itinerary we have ever offered at the Forum. Bookings are open now and several of us have already paid our deposits and are ready to tango!!

There will be another presentation from Wendy Wu Tours in late spring, so if you would like to be kept informed, let Olivia know, oliviagoodfellow19@gmail.com or 020 8447 8841

There are also lovely day trips and experiences in the planning for the rest of the year including:

- Battersea dogs' home and lunch out before a wander round Battersea Power Station's luxurious shops
- Newmarket racing museum and other equine delights
- Vintage Essex afternoon tea
- Guided Tour of The National Gallery

And much more to come.....

AFFILIATED GROUPS

Enfield Croquet Club – free courses

Enfield Croquet Club are running free introductory courses to croquet throughout April for those who may be interested in joining their friendly club.



Croquet is a game for all, regardless of age. At its simplest it is a fun and relaxing escape from the world outside the lawns. At its highest level it is a challenge of skills and tactics. The club has over 50 members and always welcomes more, whether you want to have a relaxed knock around or hold ambitions to be the World Champion.

No experience necessary and equipment provided. Booking essential as numbers are limited. For more information or to book please contact: course@enfieldcroquet.org or visit www.enfieldcroquet.org

Age UK Enfield – seeks Trustees

Age UK Enfield is the Borough's leading charity supporting and enabling older people to be able to live the life they choose by making sure they are valued, active and connected. It is looking for two new trustees with expertise in finance, IT, property and/or HR to join the Board. Further information at: www.ageukenfield.org.uk or by emailing peter.glass@ageukenfield.org.uk

Meetings

Everyone is welcome – both members and non-members – to come to the Forum's monthly meetings where we have a wide range of speakers. They are usually held at the Civic Centre in Enfield Town on the last Tuesday of the month.

Please Note Change of Venue for February meeting

Tuesday 27 February, 10 for 10.30am – 12 noon

Policing the Borough

Inspector Richard Lee, North Area BCU, Neighbourhoods, Metropolitan Police Service, Enfield and Haringey will talk about neighbourhood policing issues and is happy for a discussion session afterwards, so come prepared with your questions.

NOTE Change of venue:

**Southgate Beaumont Care Home,
15 Cannon Hill, Old Southgate, N14 7DJ**

Tuesday 26 March, 10 for 10.30am – 12 noon

Focus on Loneliness

Jan Oliver, from Enfield Borough Over 50s Forum film group and the social events team, will show a short (20 mins) drama film about loneliness and facilitate a discussion on the causes and possible remedies for loneliness amongst older people.

*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

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 Forum's 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.

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.

Latest winner
October: Francis Lewis

Christmas lunch



The Forum's annual Xmas lunch was a great success as usual and thanks to Jacky Pearce for her superb organisation. The food was tasty and plentiful, the entertainment was excellent and everyone had a lovely afternoon.

Are you a member of the Forum?
See p2 for details on how to join.