

Where's that Fairer Funding for Enfield promise?

The government has cut its grants to local councils yet again and further reduced funding for Public Health. Here in Enfield, we are even more disadvantaged than many other London boroughs.

They tell us that Austerity with its financial cuts is over. The Treasury reports its income tax and capital gains receipts in January were the largest total since records began in 1993. The level of employment is at a record high, the unemployment rate is only 4%, inflation at 1.8% is the lowest for two years, average weekly earnings were up 3.4%.

So why, if the sun is now shining so brightly on the UK economy, has the Government cut its grant yet again to Enfield council for 2019-20 by another £6.3 million or 6% compared to what it received in 2018-19?

The government funding allocation to Enfield has decreased from £130.5 million in 2015-16 to £92.5 million in 2019-20 – a cash reduction of £38.1 million or 29%.

The government has been consulting for months, if not years, about a fairer funding review. The Forum told Ministers that we had 10,000 signatories to a petition calling for Fairer Funding for Enfield.

Now we are told the results of any proposed change must wait until autumn 2019 – and if this review goes the same way as the promised review into adult social care this too may well be delayed – particularly if our exit from the EU is not so smooth.

Council tax increase

Meanwhile the pressures are growing on all local authorities in London where the population is growing twice as fast as the rest of the country, creating greater financial demands on adult social care, children's services and the homeless.

The result? It is estimated that the 32 London Boroughs will face a total funding gap of at least £1.5 billion by 2020.

This is the background to our council tax increase of 2.99% for the coming year coupled with a further 1% increase to help pay for higher demands on adult social care, and an extra 0.93% to the GLA (greater London Authority) to help meet the funding gap left by the cut to the Met police budget.

The council has already made cuts in its services of £178 million since 2010 and another £13 million will be cut in the coming financial year. But the extra income from the increased council tax will help to fund a new two year £1 million fund to tackle serious youth crime.

Public Health budget cut

While the government is cutting its grant to the council, the Department of Health and Social Care is again cutting its grant to Public Health Enfield which will affect all ages from toddlers to the elderly. This grant, which can't be touched by the council, is being cut by 3.6% or £400,000 for the coming year, making a total 8.4% reduction since 2016-17. The annual grant for public health was then £17.7million. In 2019-20 it will be £16.38 million – a cut of £1.32 million or 7.48%.

Although Enfield has some of the most poverty-stricken deprived wards in the country, its grant is the 10th lowest in London at

£47 per head compared with the London average of £73 – a gap of £26.

Back in 2015-16 the gap was £24 when we were told health ministers were intent on raising Enfield's target figure by 13.6%. Instead the gap with other boroughs is getting worse.

Kensington & Chelsea gets £128 per head of population, Hammersmith & Fulham £124, Westminster £118 and Haringey £69.

Local authorities are required by law to provide open access sexual health services and about 30% of Enfield's budget goes on this service. The majority of grant spend in Enfield is on the mandated commissioned services: sexual health, fighting drugs & alcohol abuse, health visiting and school nursing and NHS Health Checks. Other public health services include smoking cessation, weight management and physical activity.

It is time our MPs made their voices heard to end Enfield's second class treatment on funding for both our public health services and local authority grants.

Public Health Enfield gets £47 per head. Kensington & Chelsea gets £128 per head. How is that fair?

Forum Meetings



For information about Forum meetings, groups, social activities and information sessions, see pp 14-16.

Jan's Journal

Forum meetings cover a variety of topics

Dedication.....

We have some wonderfully dedicated volunteers in the Forum and, thanks to them, our 6th Winter Fair was another great success (see page 5).

Talking of dedication, one of our Enfield MPs, Bambos Charalambous, showed his by coming early to talk to Forum members at our Civic Centre Meeting on the very day of the Brexit debate in January this year. Bambos was elected to Parliament in June 2017 and described with amusing details his induction into the (sometimes antiquated) procedures of the Houses of Parliament.

Bambos runs four surgeries a month and deals with some issues of national interest – for example one of his constituents was a young boy abused by a football manager, one was a bereaved relative, legally unable to deal with the affairs of their loved one (who was missing and only presumed dead) – as a result of which the Persons Guardianship Act is to be debated in Parliament.



Bambos Charalambous, Enfield MP

.....And Money

Unemployed working age members may be interested to know that, the Forum, together with the Local Authority run a drop in advice surgery for those people struggling with Universal Credit. Williamz Omope, the Community Resilience & Public Health Project Manager spoke to a group at our Millfield House meeting.

Many issues have arisen for claimants including a long and complicated online process to claim the benefit and nowadays you must have basic computer knowledge and to own a laptop, iphone and tablet.

If you or someone you know has been affected by this, why not drop into the session on a Wednesday between 10am and 2pm at Edmonton Green Library, 36-44 South Mall, Edmonton, London, N9 0TN. The team can help you with CVs, with your Universal Credit online application and with applying for jobs.

A warm welcome will be given to you. So far we have run 237 sessions, with 67 people registered, produced 55 CVs, referred 20 people to Enfield Voluntary Action and obtained 10 jobs.

Renew your membership

If there was a red stamp on your envelope advising you to renew your membership, it means that, according to our database, your membership is about to run out. Please renew early to ensure that you get onto our system in time for the next newsletter or for you to receive your card in time for attending events and/or the Leisure Centre (at this time of year it may take up to two weeks for you to receive a new card). Fees are still £10 per year for an individual or £15 for a couple. Cheques should be made payable to Enfield Borough Over 50s Forum and sent to us at Millfield House, Silver Street, London, N18 1PJ. Priority is given to

those people who send in a stamped addressed envelope. You may also renew online to Barclays Bank, Enfield Borough Over 50s Forum, Sort Code 20 29 81, Account Number 13382192 and don't forget to quote your surname and postcode so that we can match your payment to your record. Look forward to hearing from you.

Jan Oliver

Office and Development Manager

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 £10 a year (£15 for couples) or £100 (£150 for couples) for lifetime membership.

Organisations can also join for £25 a year.

Old & young must stay united

There is no sense in pitching the generations against one another. If nothing else, those younger people will one day enjoy the benefits we are fighting for today.

When Forum member Doreen Wheeler kindly sent me a note about a Dutch political party called 50PLUS campaigning for pensioners, it set this old brain box ticking. The Dutch Oldies have four seats in Parliament and seen their vote increase from 177,000 in 2012 to 327,000 in 2017 and their seats in provincial parliaments have risen from nine to 14.

With 13 million Dutch voters 50PLUS is unlikely to ever form a government, but as the number of pensioners increases in every country in the developed world, so will their demands for recognition, to be treated fairly, with respect and dignity. Hence the Dutch decision to seek a voice in their parliament.

But so will the pressure increase from elitist, so-called think tanks, who are misleading people into thinking that all Oldies are too pampered and protected. After all, we have the free travel pass, discounts at Fusion's leisure centres, pensions, cinema and train travel concessions etc. etc.

They forget that one in six pensioners is now living in poverty – up by one third in the last 10 years due to high rents imposed by private landlords – or that more than one million older people are being denied basic social care like help with washing, dressing, going to the toilet, and millions more are relying on unpaid social care.

So it's easy to glibly play off the 'never had it so good' older generation against the hard-pressed younger generation facing the tough task of raising a family with a backcloth of sky high house prices and rents, ridiculously high student fees and debts with the highest interest payments, not forgetting tight wage increases and zero hour contract jobs.

Too many politicians of all colours are exploiting what they call 'intergenerational inequalities' or even 'intergenerational theft' in calling for cuts in pensioner benefits as though any money saved will automatically be transferred to the young struggling families.

I fear all that will happen is that the government will have more money to waste on projects like HS2 costing £62 billion and rising, or shelling out £33 million to Eurotunnel as a result of

incompetence in a tendering process to hire ferries.

So rather than join the 'rob Peter to pay Paul' advocates, I prefer to see us press the case for improving the lot of all generations – old and young – knowing that sooner or later everyone will be a golden oldie. Waiting for everyone then will be the concessions and benefits we have fought for, defended and secured against all-comers.

To those intellectuals, academics, think tanks, pundits and politicians who think they score when calling for the end of the triple lock protecting state pensions with annual increases whichever is the highest, between inflation, average earnings or 2.5%, I have a simple message: we oldies are not only growing in number, we are living longer too.

Indeed, there are scientists around the world working and thinking they will achieve what they boldly call "the end of ageing". A Cambridge professor named Dr Aubrey de Grey is one of

the co-founders of the aptly-named Methuselah Foundation whose stated mission in life is to make 90 the new 50 by 2030.

Methuselah, of course, lived to a ripe old age – 969 they say.

We do already know that more children than ever born today will see their 100th birthday. So perhaps we should not scorn

the efforts of medical science to win the fight against ageing. Yet this in turn could well lead to the idea of intergenerational warfare gaining ground.

We'll all do well to remember that all generations standing together are more likely to secure that better life, than a nation divided by age, race or ethnicity. Since the end of World War II we have had a widely accepted social contract between all generations.

It meant that people at work and retired taxpayers pay for the past, present and future generations health and social care, education, pensions including our coveted NHS. Built in the immediate post-war years it was called the Welfare State. Don't let's destroy it by dividing the generations, playing off one against the other.

President's Point of View



One in six pensioners lives in poverty

Thinking of updating your will? Then please consider leaving a legacy to the Forum to help future generations of older people.

Super GP practice

A new healthcare plan for Enfield aims to develop centres of excellence and expertise among GP surgeries to improve patient care

The biggest shake-up in patient care is underway in Enfield. Currently, 14 of our 47 surgeries, mainly in the north and east of the Borough, have taken the unprecedented decision to relinquish their individual financial independence to form a 'super GP practice' called Medicus Health Partners (MHP).

This is in line with a drive by NHS England to replace outdated single doctor and small practices – often based in unfit premises – with surgeries catering for an average 50,000 patients. MHP now serves more than 90,000 patients spread over 14 sites from Edmonton to Bush Hill Park and Enfield Island village.

Alongside its 34 GP partners, MHP is developing a multi-professional team of clinical pharmacists, emergency care practitioners, adult and advanced nurse practitioners and physician associates to provide a wide variety of healthcare services.

Already in place is MHP's own diabetes consultant, Debbie Hicks, advising and checking on patients at the 14 surgeries in the group, while also facilitating the wider education of the MHP workforce.

MHP aims to ensure that patients are seen by the most appropriate health care professional and when a new computer system is fully operational patients will be seen

by a GP at any of the 14 surgery sites, so hopefully avoiding the three week wait for an appointment so prevalent across Enfield.

The aim is to see that patients with complex or chronic long-term conditions are seen by the more experienced GPs. Conversely, patients with minor complaints can see young doctors attracted to join MHP which, as a larger organisation, will offer exciting career opportunities in training, education and clinical support.

The medical services provided by MHP are obviously still evolving. With Enfield's population not just increasing, but increasingly getting older, a key issue for every surgery is the growing number of elderly patients with long-term medical problems.

MHP hopes in due course to develop its own home care visiting service and what a boon that would be for elderly people.

Speaking with the MHP doctors is like a breath of fresh air. They are full of innovative and creative ideas to make our precious NHS

better than ever. They are helping each other to develop their skills and knowledge of dementia, for example, as part of a wide education programme which ultimately will benefit their patients.

Of the 330,000 people registered at Enfield surgeries, about 104,000 are aged over 50

There are about 1.2 million GP appointments a year in Enfield

43% of GPs and practice nurses are over the age of 55

Medicus linked surgeries are at Forest Road, Lincoln Road, Curzon Ave, Dean House, Connaught, Bush Hill, Carlton House, Willow Road, Southbury, Enfield Island Village, Freezywater primary care centre, Riley House, Green Street and Moorfield Road.



Discount for Forum members still excellent value **Fusion fees standardised**

Some Forum members have been lucky enough to have had their Fusion annual membership fee frozen at the initial rate of £320. This has been a good deal, especially considering that Fusion, which has been running the borough's leisure centres since 2010, has invested heavily in the centres over the years and faces rising costs.

But, all good things come to an end, they say. So the Forum has agreed that the annual fee for all Forum members – offering entry to the full range of Fusion's amenities, including gym, swim and classes at any time, seven days a week – will be increased to £390 a year. This is still a great saving on the standard £506 annual fee.

There will be no further increase until April 2021, when any rise will be limited to the increase in inflation. As a further indication of Fusion's goodwill and relations with the Forum, the £390 will this year cover 13 months instead of 12.

This concession is equal to a saving of £32.50, bringing the £390 down to £357.50 for the first 12 months of the higher charge. So for the those of us that have enjoyed the £320 charge for many years, the increase this year is really £37.50.

We have been assured that anyone and everyone who has already paid the £390 will get the extra month free and all reception desks will be instructed to implement this concession. And anyone who hasn't renewed this year will be given a little time to do so and so qualify for the 13 months for 12 deal.

NOTE: All members who are residents of Enfield are eligible for discounts on a pay-as-you-go basis as well. Show your Forum membership card to buy the annual Fusion energy card for just £7.50 (instead of £21.50) and then enjoy half price. Over 50s Days (see full details in last newsletter) are just £4.30 per day (instead of £8.50).

A Successful Winter Fair

More than 300 people enjoyed a very informative and entertaining day



From left: Natalie Forrest, Deborah McBeal and Forum Chair, Christine Whetstone

The Forum plays an important role in helping local health services understand the needs of the patients, according to Deborah McBeal, Deputy Chief Operating Officer, NHS Enfield CCG (Clinical Commissioning Group).

“We have had some very interesting and challenging conversations with members of the Over 50s Forum executive,” she told attendees at the Winter Fair. “It is important that

we are challenged and get feedback from a range of groups to ensure that the patient is at the heart of everything we do.”

“Very informative”

The CCG is responsible for commissioning the majority of NHS services and needs to ensure that “every single pound is spent wisely, especially in these financially challenging times,” she explained.



Volunteers register attendees

The recently launched NHS Long Term Plan has ‘helping people to age well’ as one of its three main priorities and Deborah said the CCG “wants to empower residents to look after their own health and well-being.”

Chase Farm

Natalie Forrest, Chief Executive Officer and Director of Nursing at Chase Farm Hospital, explained that 2018 was a busy year with both the new hospital building opening and the introduction of an electronic patient records system.

“Chase Farm is the most digitally advanced hospital in the NHS and we feel there is a totally different way of delivering healthcare there now,” she said. This means the hospital is able to work with other local hospitals to share knowledge and improve outcomes by understanding where the challenges lie and how to share best practice.

Fight fuel poverty

Tom Welfare from National Energy Action, a national charity to help fight fuel poverty, said that older people are amongst those most susceptible to being unable to pay their fuel bills.

The NEA runs Project LEAP to help and he challenged those present to become proactive in identifying family members and neighbours who might need help. There were 14,131 families living in fuel poverty homes in Enfield in 2016 – 11.3% of all the borough’s households.

About 320 people packed into Enfield County School to be entertained by a Singalong with Eugene Portman on honky tonk piano, Equinox Jazz band, Winchmore Folk Dancers, Keep Fit and Circle Dance by Sylvia Brown and Bollywood Dance Entertainment with Jay Kumar and Dance Asia.

“Great atmosphere and very enjoyable”

We are grateful to the CCG for sponsoring this year’s event and for providing a speaker, two workshops and an information stall. The CCG’s participation emphasizes the importance of the Forum and the Winter Fair in helping keep older people healthier.

Participants were able to attend workshops ranging from the role of GP practices and stroke awareness, to managing psychological well-being and recording memories for posterity. There was also a computer drop-in for people seeking advice on phones, tablets and laptops.



Attendees enjoy following the moves of Jay Kumar

Thanks to the more than 25 organisations which participated with an information stall and to Warburtons for their tea-cake donation. Thanks also to all the volunteers and to our own Jan Oliver for the great organisation of the day.



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Taking the meds or MEDS?

Do we really understand the statistics about the risks associated with taking certain types of medication?

In a clear sign of falling standards in the education sector I did a little bit of lecturing. At my last session we started discussing a drug which was shown to improve cancer survival by 37% and was this good? Obviously, because I am writing about it, the answer was not clear.

Last week I bought a lottery ticket. Then I thought blow the expense and bought another. Funnily enough, even though I had doubled my chances of winning (e.g. increased my odds by 100%) I still didn't win and remain in servitude to the Skipton who hold my mortgage.

That's the point though, you can increase the chances of something by x% but if you don't know the starting point the x% may sound impressive but doesn't actually tell you very much.

Also, buying another ticket cost me the price of a pint (well, half a pint – it's London) whereas taking medication can have some pretty nasty (and common) side effects.

Our discussion actually started with Herceptin, the breast cancer drug, which was the centre of a controversy in 2006. Herceptin has 26 side effects cited as 'common'. 'Common' when applied to a drug means that 10% or more of people who take it will experience those side effects.

And this is before we get into the effects of taking multiple

drugs, itself associated with increased death rates.

So, where do we go from here? Clearly there is no 'right' answer. I would agree that what we need is 'informed consent' though I have to say I think that term itself is slightly misleading: there may be a 10% chance that I get diarrhoea but in reality I will either get it or I won't.

Equally, sometimes we just don't know how a disease will progress. In 'Being Mortal' Atul Gawande describes the dilemma facing his father when he is diagnosed with a slow-growing spinal cancer and the trade-offs his father was willing to accept in order to live a little longer. Two frightened doctors faced with an impossible decision not knowing what to do.

There are some things in public health that are pretty easy – smoking (don't), physical activity (do more, almost universally), eating (more fruit and veg), alcohol (drink sensibly and don't lie about how much) handily summarised as MEDS – Moving, Eating, Drinking, Smoking.

Glenn Stewart

Assistant Director of Public Health
London Borough of Enfield



More local buses

The on-going GLA review may bring extra bus miles to outer London

The bus reviews currently undertaken by the GLA (Greater London Authority) are looking at reducing the number of miles in central London and then transferring the funding to pay for extra bus mileage in outer London, according to Joanne McCartney, GLA member for Enfield and Haringey.



Joanne McCartney, GLA member for Enfield and Haringey

"There are times when there are too many buses following each other almost empty through central London, so it seems sensible to look at changing that," she told Forum members at our February Civic Centre meeting.

The review of Enfield's bus routes and transport needs will be held at the end of the year or early next year and "we hope to get more mileage here, especially to Chase Farm Hospital".

"We also want to see the trains which run out of Moorgate transferred to Transport for London, which we believe would greatly improve the service."

The Forum has lobbied for a Deputy Mayor for Older Londoners, but Joanne says our interests are covered by the Equality, Diversity and Inclusion Group which has recently been established.

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HOW TO MAXIMISE THE OPPORTUNITY OF SELLING YOUR PROPERTY

Spring is here, and the flowers are beginning to bloom. The new season provides sellers who have been unable to sell their property over recent months the opportunity to freshen up their efforts to find a buyer. Here are some tips.

Look again at the selling price. Current political uncertainty and the difficulties in obtaining a mortgage are deterring would be buyers. Be sensible about the asking price.

Consider taking the property off the market for a short while. If you put it back on later it will appear as a new instruction, and not a price reduction. Take new pictures so you don't have to rely on the ones used before.

Declutter. Tidy the front garden and entrance halls and remove clutter from the rooms. Give the rooms a spacious feel.

Freshen up the property. Ask yourself, does the front door need repainting? Does the bathroom appear clean and bright? Consider minor repairs, but don't go overboard by undertaking full scale renovations because they may not be to a buyer's taste or increase the value of the property by more than the cost of the work.

Choose your estate agent carefully. Find an agent who will give you an honest and realistic idea about price, be able to present the property well and give regular feedback regarding interest in the property.

Stennett & Stennett Solicitors and Stennett Properties offer a complete and professional 'one stop shop' service to sell your home and to do the conveyancing work. You can call the property team on 020 8920 3191 for a free valuation, or visit the office at 4 Winchmore Hill Road, Southgate, London N14 6PT for a friendly chat.



Marshalls Close N14 £390,000 F/H

Two bed house, lounge, kitchen diner, family bathroom, garden, GCH, double glazed, parking.



Lewington Court EN3 £155,000 L/H

Retirement flat, one bedroom, large lounge, fitted kitchen, bathroom, laundry room, guest facilities, House Manager, parking



Always look on the bright side of life



Lexophile is a word used to describe those who have a love for words, such as “you can tune a piano, but you can’t tuna fish,” or “to write with a broken pencil is pointless.”

A competition to see who can come up with the best lexophiles is held every year. This year’s winning submission is posted at the very end.

...When fish are in schools, they sometimes take debate.

...A thief who stole a calendar got twelve months.

...When the smog lifts in Los Angeles U.C.L.A.

...The batteries were given out free of charge.

...A dentist and a manicurist married. They fought tooth and nail.

...A will is a dead giveaway.

...With her marriage, she got a new name and a dress.

...A boiled egg is hard to beat.

...When you’ve seen one shopping centre you’ve seen a mall.

... Police were summoned to a day-care centre where a three-year-old was resisting a rest.

... Did you hear about the fellow whose entire left side was cut off? He’s all right now.

...A bicycle can’t stand alone; it’s just two tired.

...When a clock is hungry it goes back four seconds.

...The guy who fell onto an upholstery machine is now fully recovered.

... He had a photographic memory which was never developed.

...When she saw her first strands of grey hair she thought she’d dye.

...Acupuncture is a jab well done. That’s the point of it.

And the cream of the twisted crop:

... Those who get too big for their pants will be totally exposed in the end.

Oh, to be British

Being British is about driving a German car to an Irish pub for a Heineken beer, then going home with an Indian curry or a Turkish kebab and on the way stopping at the Swedish IKEA store to watch American football on a Japanese or Korean TV which will soon be powered by a Chinese-built power station.

And the most British thing of all? Being suspicious of all things foreign!

Extracts from essay exam papers

History: Sir Walter Raleigh circumcised the world with a big clipper.

Geography: Danish people come from Denmark, Norwegians come from Norway, lap dancers come from Lapland.

Countries with sea round them are islands and ones without sea are incontinents.

History: In wartime children who lived in big cities were evaporated because it was safer in the country.

Maths: I would like to be an accountant but you have to know a lot about moths.

Spacing error

Were people disappointed when this notice appeared outside a City of London church with an obvious typing error?

The Wednesday fellowship meeting will be gin with prayers.

Are these true signs right?

In a laundrette: When using the automatic washing machine, please remove all your clothes when the light goes on.

In an office: Toilet out of order, please use the floor below.

After the tea break, please empty the teapot and stand upside down on the draining board.

On a shop door. We repair anything. Please knock hard as the bell doesn’t work

And then there’s the sign in the health shop window. Closed due to ill health.

Sound advice

When you have a headache take two tablets and keep away from children – just like it says on the bottle.

Always offer two choices for dinner – take it or leave it.

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Local Care Agency Named Finalist in Health Care Award

This month Home Care Preferred, a domiciliary care provider based in Winchmore Hill, received news that for the 5th consecutive year they were selected as finalists in the prestigious Health Investor Awards 2019.

The HealthInvestor Awards promote excellence and recognise outstanding performance in the independent healthcare sector and attract over 1,200 guests each year to the Grosvenor House Hotel. As in previous years, the judges have selected organisations and individuals that have made an outstanding contribution to healthcare.

With over 400 companies involved, and more than 1,200 guests on the night, the HealthInvestor Awards is the biggest event of the year for the health industry. Carole Stanley, community relations manager at the company, was delighted to hear that Home Care Preferred is a finalist. She commented, "Having

HealthInvestor Awards 2019

Finalist

worked for other health care providers it comes as no surprise to me that Home Care Preferred is a finalist for this important award. The entire team show great dedication, and really are amongst the best in the profession. I feel

very proud to be part of this organisation".

Ken Waterhouse, Director at Home Care Preferred added, "I would like to thank my colleagues for the care and support they provide, 365 days a year whilst visiting clients in their own homes. They make such a positive impact on people's lives and it is fantastic for them to be recognised for all the great work that they carry out. We are so pleased to be finalists and are of course hoping that we may be overall winner"

Home Care Preferred provides care at home from one hour per day in the borough of Enfield & Barnet and full time Live-in care in London and the Home Counties.



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A VIP Trial

The police have launched a Victim Improvement Package trial to measure the impact of crime on older people



The University College London (UCL) and University Hospital London (UCH) are running a trial to measure the impact of serious common crime on the mental health of those aged 65 and over. The Metropolitan Police are working with the UCL and UCH to provide the data for the project.

It is a relatively new project that was initially trialled on three wards in your neighbouring borough Haringey and then opened up to the rest of London including Enfield.

Following a common serious crime such as burglary or robbery,

a majority of people do not want to leave their homes but older victims especially exhibit significant levels of depression or anxiety and thousands of people over 65 miss out on support needed for mental health issues.

The trial involves the Neighbourhood Policing Teams who, as part of their ongoing support for elderly victims of crime, conduct a short survey with willing participants who fit the criteria. The aim of the survey is to identify those who may be in need of further care as a result of being a victim of crime. UCL/UCH will later contact the victims to conduct further screening and where necessary provide care options to those at risk.

As part of the project, Enfield police are offering SmartWater kits to all participants in the trial. SmartWater is forensic marking technology. Currently 300,000 homes across London are protected by SmartWater and there has been a 27% reduction in burglary in the capital. It is a water-based traceable liquid which shows fluorescent yellow under ultra-violet light.

Once applied to an item it provides irrefutable traceability and undeniable proof of ownership. Not only does SmartWater link property to the rightful owner, but the tiniest speck is all that is needed to link criminals to a specific crime scene. We hope that the VIP package will help some of our elderly residents in Enfield recover from the effects of crime and prevent them from being victims again in the future.

PC Sharon Rogers

Social Media and Communications

North Area

Wildlife of Africa From £3,369pp

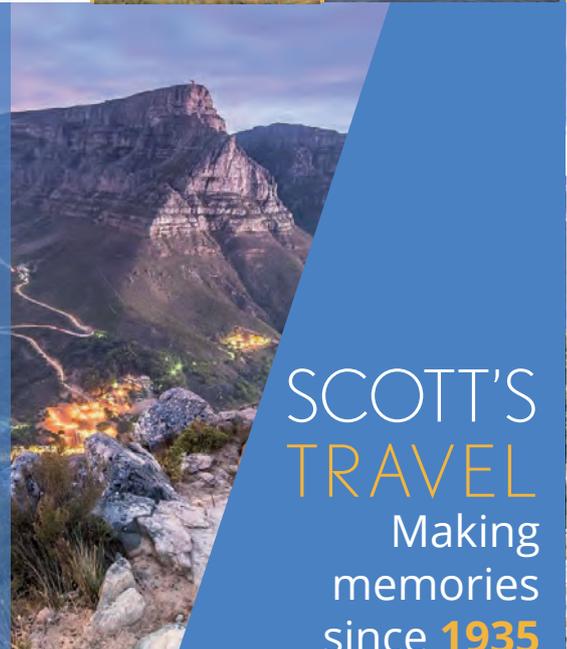


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Itinerary

- | | |
|--|-------------------------------------|
| 1. Depart London for Cape Town for 3-nights stay at a 4* hotel | 10. Day at Sea |
| 2. Day at Leisure | 11. Mamoudzou, Mayotte, Comoros |
| 3. Table Mountain & City Tour | 12. Hell-Ville, Nosy-Be, Madagascar |
| 4. Transfer to port & embark the Boudicca ship | 13. Day at Sea |
| 5. Day at Sea | 14. Day at Sea |
| 6. Day at Sea | 15. Victoria, Mahe, Seychelles |
| 7. Richards Bay | 16. Victoria |
| 8. Day at Sea | 17. Mahe, Seychelles |
| 9. Day at Sea | 18. Transfer to airport for flight |
| | 19. Arrive the UK |

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The top five reasons to visit us at the weekly advice clinic

The Forum runs a free, confidential drop-in advice service every Monday morning at the Dugdale centre. I was originally asked to provide information and deal with queries about tax but our role has evolved.

I am a Chartered Financial Planner with over 32 years of experience so naturally I'm happy to answer any queries about tax but can also offer a whole lot more. Below I have listed the most popular enquiries from the advice service over the last two years.

1) "I want to reduce Inheritance tax"

For most homeowners in this area the value of their property alone if owned outright could cause an Inheritance Tax liability. There are many ways to arrange how you hold your assets to pass them on to the next generation possibly without the need to pay Inheritance Tax.

2) "I have a pension and want to draw the benefits but I'm not sure about the options"

Many people have come into the advice service with queries about pensions. These may be pensions that are being paid or pensions where the benefits have not been taken. There are a variety of options so do pop in to find out what might be best for you.

3) "I have existing investments but I'm not sure how to draw money from them and what the tax implications might be"

Apart from savings in the bank I have met many people who have taken out investment products like Bonds, Unit Trusts, or hold Shares. Some people could do with drawing income to give themselves a boost to their pension. Some want to make large withdrawals to pay for something expensive. You can obtain any advice about any investment product at the advice service.

4) "I am worried that I will not have enough money to pay for my long-term care fees"

This has become a big issue in recent years. We have had many meetings at the Dugdale Centre with adult children of parents who are in residential care homes and want to ensure funds are always available to pay for their parents long-term care. In some cases care is provided at home and again it is important to organise finances in a way so the cost of care can be met each month without a fuss.

5) "Is it possible to borrow against my property?"

There are a variety of reasons why some people need to look at borrowing in later life. We have met members who have a mortgage where the term is due to expire.

The lender will not extend the term so refinancing needs to be organised. Also we have met many clients who simply need to raise some money against their home. Due to the sharp increase of price of property prices over the last five decades there are some who are cash poor but have high-value properties. In some cases it makes sense to convert some of this equity to cash through a lifetime mortgage.

George Ttoui or Mrs Meral Okur both qualified financial advisers at Burlington Wealth Management will be available to discuss any financial matter at the drop-in advice service. Either one of them will be at the Dugdale Centre corner of London Road and Cecil Road from 10am to 12 midday every Monday.

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



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Email: info@burlington.uk.net
www.sjpp.co.uk/burlington

burlington
WEALTH MANAGEMENT

Dugdale drop-in secured

Thanks to a wonderfully generous gift from the Trustee Board of Enfield Community Transport (ECT) to our local Citizens Advice, the Forum is delighted that our Monday morning advice drop-in sessions at the Dugdale Centre are guaranteed to continue until August 2020.

Unfortunately, the gift is the result of ECT ceasing to provide its invaluable not-for-profit community service. It therefore needed to distribute its financial reserves to a charity, such as the Forum, whose aims in serving the local community to make life better for older people, coincided with ECT's aims and objectives.

The Forum thanks Jill Harrison, the chief executive of Enfield Citizens Advice, and ECT's Trustee Board for this donation which in its own way is a fitting tribute to the memory of our late and much missed friend Jeff Rodin, who was for so many years an active participant in all three organisations: the Forum, Citizens Advice and ECT.

New mixed age rule will penalise couples

Are you eligible for pension credit? Rules are changing so check soon

Do you know there is about £3.5 billion a year – that's billions not millions – hidden in the Treasury in unclaimed pension credit and housing benefit? Do you know that only an estimated half of all couples entitled to claim this extra money actually do so?

To find out if you are eligible why not call the free pension credit helpline 0800 99 1234. If you already get pension credit you can call the Pension Service to ask about housing benefit on 0800 731 0469.

But you may need to hurry because key benefit changes called the mixed age rule come in from May 15 2019. Pension Credit is a means-tested benefit that tops up low income so that no couple should have an income below £255.25 from April this year. If you have savings of more than £10,000 then your pension credit will be reduced.

From May 15 the government has decided that to claim this benefit both partners will have to be over pension age – previously only one partner needed to reach pension age before 6 April 2016. So the new rule will hit couples where there is an age difference of say eight years – hence the need to claim pension credit before May 15.

Despite the Forum's efforts to publicise pension credit, it is estimated that some 360,000 couples have not applied for it – and there must be many living in Enfield who could get this extra help.

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Chair's Column



Visit to local mosque

Someone said to me recently: "There is so much going on in Enfield – it's hard to choose." I believe this to be true but last month I did something very different for me.

March 3rd was 'Visit My Mosque' day, facilitated by the Muslim Council of Britain. Of course mosques are frequently open to visitors but this is a day when mosques all over the country welcome visitors to let everyone know that they serve not only local Muslims, but also the community around them, of all faiths and none.

I visited Palmers Green Mosque, the Muslim Community and Education Centre, in Oakthorpe Road. We were



warmly welcomed and invited to enjoy refreshments and a chat and then taken on a tour including the main prayer hall.

Members of the community, young and old, talked with us and gave us insights into the Islamic Faith. There was an informative exhibition which was partly about Islam but also covered the amazing charitable work done by members of the mosque's community.

Concern for the needy is one of the five pillars of Islam and the charitable work, carried out in London and overseas, by members of Palmers Green is exemplary. An ambulance has been purchased and every Saturday it is driven to Central London to offer health checks to homeless people and rough sleepers. In addition at least 50 home cooked meals are distributed to these desperate people each week.

Work overseas has included projects in Pakistan, where eye surgery has been organised; in Lebanon, where refugees have been supported; and in Bangladesh and Somalia, where sanitation developments have been organised. All of these projects save lives.

The education centre serves both the Muslim and the wider community by offering numerous activities and inviting schools to arrange educational visits.

I came away from my visit feeling elated. Thank you Palmers Green Mosque for helping me to believe that there is so much that is good in this unhappy world of ours.

Christine

Christine Whetstone

Chair

Social Calendar



In order to take part in these events, you should be a current Forum Member.

If you are not, you can join the Forum for £10 per annum by phoning the office at 020 8807 2076. We make a special effort to make new members and singles very welcome on these events: so don't be shy!

Thursday 2 May. Brick Lane Music Hall. Three course lunch, show and including a return coach. Tuck in to a delicious hot lunch prepared on the premises, then sit back and enjoy a totally unique two hour St Georges Day Show, that only Vincent and the Gang can present! Cost £58 per person. Pick up 11.15am outside Lidl/Iceland Enfield Town return approx. 5.45pm. *Phone Jacky Pearce on 020 8482 3575*

Tuesday 14 May. Day trip to Coventry by train. Join Graham for a visit to Coventry (city of culture 2021). Meet at Euston station at 09.20 to catch the 09.43 Virgin train to Coventry (arrives 10.42) or meet at Coventry station at 10.45. From there I will lead you to the city centre. I may be able to provide a short guided tour of the centre. Coventry is, of course famous for its cathedral and shopping precincts. It is a very ancient city and there are remnants of its past dotted about the centre. As well as the cathedral, there is the National Motor Museum which is free to visit, and the 15th century St Mary's Guildhall is worth a look. It also has a sizeable indoor market. For the rest of the day you will be able to explore. You can return to London at whatever time you wish. I will probably catch the 17.11 arriving at Euston at 18.14. A return ticket, which you should buy yourself, will cost about £12-£13 with a senior rail card, if you have one. *Please contact Graham on 0208 367 6360 for any further information and to let him know you would like to go.*

Sunday 14 July. "Oysters to Cloisters" – Day trip to Whitstable and Canterbury. A relaxing day tour visiting two of Kent's jewels. We spend the morning and lunchtime exploring the old fishing village of Whitstable. Enjoy some oysters or amazing fish and chips or both!! After lunch we go to nearby Canterbury, a city steeped in history, with medieval streets surrounding the majestic cathedral. A delightful open boat ride on the river Stour is included. Cost per person is £34. Note: meals and refreshments are not included as the small eateries are not suitable for large groups. *For a booking form and further information contact Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com*

Thursday 12 September. Evita at Regent's Park Open Air Theatre. Matinee at 14.15. Cost: £26. From a life of poverty to the First Lady of Argentina, Eva Peron was hailed at the spiritual leader of the nation. With a chart-topping score including Don't Cry For Me Argentina and many more. *For further details please contact Jean Mittins on 01279 899069.*

Note: Please be aware that the theatre is a 10-15 minute walk from Baker Street station through the Park, so make allowance for this.

PLEASE NOTE: If you have to cancel your place on a Forum social activity, we will make every attempt to fill your place. If this is not possible, you may lose your booking fee /deposit.

DISCLAIMER: The Forum is not liable for any personal injury/accidents that may occur during any of its activities or events.

Cool trip to Canada



Olivia Goodfellow led a wonderful Forum holiday in January and tells us about it here.

The trip was in three distinct parts:

Niagara: We saw the majestic falls both by day and night, and the experience was truly magical.

Toronto: What a wonderful city. We began with lunch in the revolving CN tower

with its spectacular views. Independently we explored museums (for me the BATA shoe museum was best!) and much more.

Blue Mountains: Our final break was the Blue Mountain Lodge, in a popular ski resort, so think snow. snow. snow. The snow shoeing excursion was great fun and we sped through the trees on the Ridge Runner Coaster ride.



Never too old...

Four years ago, Eira Fisk at age 96 became the oldest person to join the Forum. She has just celebrated her 100th birthday and remains a keen reader of the newsletter.

Do you have IT or genealogy skills?

The Forum is proposing to set up a genealogy group for those wishing to explore their roots. Initially we are seeking lead volunteers with online or genealogy skills to help other members trace their ancestors. The intention is that the group will meet fortnightly on Saturdays from mid June.

If you are interested in being a volunteer helping members develop a family tree then contact:

jan.oliver@enfieldboroughover50sforum.org.uk

Forum Groups

Please NOTE – these groups are run by volunteers and are for Forum members only. If you are not a member, feel free to attend a meeting and then you can decide whether to become a member and benefit from all the many activities run by the Forum. Or, if you need to renew your membership, contact the office now.

Writing Group

We meet on the third Friday of the month upstairs in the Dugdale Centre from 10am to 11.45 – or until we stop talking – 12 noon max! Now over a year old, the group has welcomed new members throughout the year and we all love getting together. Each month we read a short piece of our own writing followed by a fascinating, stimulating and fun discussion. This is a really sociable, friendly and interesting group. Topics are suggested each month by group members. We would be delighted to welcome you. Sometimes some of us have not had time to write and simply tell fellow members about something of interest, or just listen and then join in with the discussion. So do consider joining us – we would love to meet you. *For more information, please call Christine Whetstone on 020 8805 1180.*

Walking group

This small walking group (usually about 10 people) meets Saturday mornings at 10.30am by the café in Grovelands Park (Broad Walk entrance), N21 3DA. We do a 40 minute walk around the park and have a chat in the café afterwards. Everyone is welcome so please feel free to join in. *Ring Monica on 020 8886 6514 for more information.*

Coffee Club

This club meets on the first Wednesday of each month at Skylight Restaurant on the top floor of Pearsons Department store in Enfield Town. It starts at 10.30am and continues until 12 noon but members are welcome to come any time or for the whole period if they wish. Pearsons also serves lunch if anyone wishes to meet friends there. The next dates for the Coffee Club are 3 April, 1 May and 5 June. New members very welcome. You will find Sue Scott in the café with a copy of the newsletter in front of her, so do go along and say Hello. *Further information from Sue Scott on scotsf48@hotmail.com or call 020 8368 0861.*

Poetry Group

We are Forum members who come together each month to read and talk about poems, some well-known, some written by us spiced with some music. It is a very sociable time and we all enjoy it. So, why not come along and try us out? We meet in the Community Room, Town Library on the fourth Thursday of each month 10.15 – 12 noon. The theme for 25 April is Moods and on 23 May it is Air. *For further information, please contact Irene Richards by email poosticks2@sky.com or phone: 020 3715 0946.*

In every newsletter, we try to publish an original poem by a Forum member. You don't have to be a member of the group to submit your work for consideration.

Please send your poems (not too long please) to Irene.

Book Club

The Book Club meets on the third Thursday of the month in the Community Room at the Enfield Town Library, 10am – 12 noon. The books for the next few months are:

18 April A Fine Balance by Rohinton Mistry
16 May Eleanor Oliphant is Completely Fine by Gail Honeyman

20 June Miss Garnet's Angel by Salley Vickers
18 July The Sun does Shine by Anthony Ray Hilton

Contact Sue Scott for further details at scotsf48@hotmail.com or call her on 020 8368 0861.

Forum Meetings

Assembling at 10am for a 10.30 start

Thursday 11 April, 10.30-1.00 pm

An IT workshop and help session

Five forum grey surfers Sagar Nair, Talat Shaik, David Minihane, Chris Chinery and Tony Watts

will be on hand to help those who have problems with their broadband, WiFi, laptops, tablets, iphones, social networks and general IT issues. Members should bring their devices.

MILLFIELD HOUSE, SILVER STREET, N18 1PJ.

Buses 34, 102, W6, 144, 217 and 231. Free onsite parking available.

Tuesday 30 April

Programme Manager Angela Greaves will talk about **Enfield Connections**, a new Council service aimed at improving the lives and welfare of residents. The service provides advice, support and information for a range of matters, including debt management, volunteering, community services, housing and planning for later life.

CIVIC CENTRE, SILVER STREET, ENFIELD TOWN, EN1 3XA.

Five minute walk from junction with Church St / Southbury Rd so use any bus to Enfield Town. Car park under the centre.

Tuesday 21 May

Under the watchful eye of Forum Chair, Christine Whetstone, members of the thriving Over 50s Forum Writing Group will read some of their short pieces of work for your entertainment.

SOUTHGATE BEAUMONT CARE HOME, 15 CANNON HILL, N14 7DJ.

Buses W6, 121, 299 (Cherry Tree bus stop). Free onsite parking available.

Tuesday 28 May

Stuart Lines, Director of Public Health Enfield, will talk about 'Improving Public Health – Why Communities Matter'.

CIVIC CENTRE. SEE DETAILS ABOVE.

Affiliated Groups

Knit & Natter – and help raise money

The Knit & Natter Group has two weekly sessions at the Dugdale Centre, 39 London Rd, Enfield. Tuesday 2-4pm and Wednesday 10.30am -12.30pm. Both experienced knitters and complete novices are welcome, 50p per session. *Contact Liz Gilbert on 020 8360 7386.* This group has donated £1,500 to the Forum as well as supporting other Enfield charities in recent years.

Enfield Croquet Club – free croquet course

Enfield Croquet Club is offering free training courses in April. Ideal for both sexes, all equipment provided, optional dates available, coaching by experts – flat shoes or trainers are the only requirement. It's a sport ideal for all which doesn't require strength, stamina or the ability to run around. Just stand still and hit a ball with a mallet. *Contact Marian Cuckson on 07982 259789, www.EnfieldCroquet.org*

Bush Hill Park Bowls Tennis & Social Club

This friendly club welcomes new members and finds newcomers are surprised by the great facilities in the clubhouse and grounds. It is holding Bowls Open Mornings on Saturdays 10am-12 noon from 27 April until the end of August. Go along and try a game of bowls. There will also be tea/coffee and the bar open at 12 noon. The club is situated in Abbey Road, EN1 2QP. (Access – Corner of Abbey Road and Longleat Road) *Contact: Jacquie on 07505 136194 or Barry on 07521 003260.*



Jim Cantle with Frances Pope

Congratulations WINNERS



Could this be you?

Help fund the Forum – and win £200

You too can be one of our lucky lottery winners for just £5 a month. Join the Lottery Club and help raise funds for the forum's many activities, including the printing and distribution of this newsletter.

Since we launched this lottery, we have paid out £7,800 in prize money and made £3,770 for the Forum. Thanks to all those who have contributed.

If we can get to 200 members, the prize would be £500 a month.

Remember anyone can join, not just members. You just need to be over 18 years old to participate.

Congratulations to Frances Pope, our January winner.

To find out more or to join the lottery Club, call Jim Cantle on 020 8363 4969.

Advice Service

The Forum runs a free, confidential drop-in advice service

When: Monday mornings* 10am – 12 noon

Where: Dugdale Centre (corner of London and Cecil Roads, Enfield Town, EN2 6DS)

Our regular advisers

- Enfield police. Chat to a copper. Any questions, any worries, any advice on crime and burglary prevention on 4 April and 20 May.
- Enfield Citizens Advice, Gillian McNally on benefits, debts, pensions etc.
- Solicitors Stennett & Stennett (10am – 11am).
- George Ttoui or Meral Okur, chartered financial planners, give advice on investments, equity release, inheritance tax and long-term care fees.
- North London Credit Union, Maureen Malcolm (10 – 11am) information on affordable loans and secure savings. Established in 1994 it offers competitive loan rates, a choice of fully-protected savings accounts. Free and simple to join.
- Screening for hearing tests on 15 April and 20 May by an NHS audiologist. These need to be booked in advance through the Forum office 020 8807 2076.

*Except Bank Holidays

An Enfield Borough Over 50s Forum initiative in partnership with Enfield Council.

This advice service is open to all Enfield residents who prefer receiving personal face-to-face help rather than trying to get answers over the phone or on-line.

East of Borough Drop-In

The Forum runs a very relaxed drop-in session every other Wednesday for anyone who fancies taking part in an old-fashioned board game or game of cards, or just likes the idea of a chat.

Sessions are held in the same building as the Forum office. Millfield House, Silver Street, N18 1PJ.

Buses: 34, 102, W6, 144, 217, 231 and lots of car parking available.

**So, come along and try us out.
From 2 – 4pm on Wednesdays**

Next sessions: 3 April
17 April
1 May
15 May
29 May

Free tea, coffee and biscuits!

Seniors Film Club

Cineworld Cinema Enfield (corner of Southbury Rd and the A10) runs a Seniors Club, showing films for just £3 every Monday morning (except Bank Holidays and during school holidays).

10.15am or 10.30am start.

We will send out the April and May films on our eNews if/when we get them.

If you are not already receiving eNews, contact the office on 020 8807 2076. (Note: you need to be a Forum member to receive eNews).