

Social care is not just an issue for older people

Thousands of individual carers, mainly unpaid, carry the burden while the government continues to delay the long-awaited Green Paper on Social Care

Are you regularly helping to care for a relative, partner or close friend because of their disability, frailty or illness whether short, long-term or terminal?

If so, you are a 'carer'. Many people confuse the title carer with 'care workers' who have chosen to perform this role as a paid job. However, carers are a distinct and often unrecognised or undervalued group of people. They provide a key unpaid resource underpinning social and health services.

Approximately 10% of patients in each GP practice are carers and their contribution to the NHS is calculated at £132bn a year (virtually the same amount as the NHS budget). So, even if only the financial aspect is considered, it's vital to support those carers, to prevent them falling ill from the strain of caring.

Green paper in 'early 2019'

The government has recognised to some extent that a joined up approach is needed by creating the Department of Health and Social Care last year. But the Green Paper on Social Care which it has promised since early 2017 has still not appeared.

The next scheduled date is 'as early as possible in 2019'. When it is published, we will advise all members via e-News so that you can get involved and have your say.

While the Forum supports the National Pensioners' Convention proposal that health and social care should both be financed from general taxation – meaning the cost is shared by all – alternative schemes being floated including a 2.5% income tax on over 40s which could raise up to £15bn a year.

Although the words 'social care' often conjure up images of elderly people needing help (especially in the media), the facts are quite different.

Only 1/3 of social care budget for elderly

As the briefing paper to the Green Paper explains: publicly funded social care is used by individuals of all ages and, in fact, only a minority goes on those aged 65 and over.

Social care spending on children amounted to £9.9 billion (32% of the total). The remaining £21.2 billion was spent on adults, with approximately half of this spent on individuals aged 65 and over (i.e. about one third of the total social care bill is spent on those aged 65 and over).

Recipients of care under the age of 65 tend to have higher costs than individuals aged 65 and over, so there are more

recipients at older ages even though the costs are split equally. But the situation is at crisis point. While we all await the Green Paper, more and more people are denied social care because councils are under-funded and long-term residential and health care for the elderly remains at breaking point.

For more information about support for carers in Enfield, what services are available and how others can help, see Page 7.

Forum Meetings



All at 10am for 10.30am start.

See page 15 for more details and locations.

Thursday 14 February – Millfield House
Williamz Omope will talk about the roll out of Universal Credit (UC) and how Forum members are helping disadvantaged older people across the Borough manage UC hurdles.

Tuesday 26 February – Civic Centre
Joanne McCartney, our Greater London Assembly Member and a Deputy Mayor to Sadiq Kahn, will talk about her role and those issues relevant to older people.

Tuesday 19 March – Southgate Beaumont
John and Anne Wallington's talk will range from the Himalayas to the tropical forests of Chitwan, looking at the landscapes, history of Nepal, Buddhism, Hindu culture and general areas of interest.

Tuesday 26 March – Civic Centre
Maria Kane, CEO of North Middlesex University Hospital NHS Trust, will give an overview of its development, the future for the hospital and how it is supporting our community.

WINTER FAIR, 22 FEBRUARY

Learning how to keep well in the cold weather.

See details on page 5

Jan's Journal

Volunteers helped make sure that Christmas celebrations went with a swing

Well, another Christmas has been and gone. This year's Christmas Celebration Lunch, organised by our volunteer Jacky Pearce, went down a storm with over 100 people enjoying a slap up meal and dancing to music from the fabulous Myra Terry Duo.

The celebration has become so popular over the years that a repeat was held on Monday 7 January at Enfield Golf Club.

Jacky has been organising these celebrations for 10 years and in the process has raised £10,500 for the Forum and for other charities. What brilliant volunteers we have! As a small token of our appreciation, Jacky was awarded life membership of the Forum (see page 4).

Christmas Day Drop-In

This year we also held a drop-in Christmas Day buffet afternoon at Friends Meeting House in Winchmore Hill, for those people who prefer to spend Christmas Day outside the home.

The afternoon was attended by 28 people including volunteers, couples and those who found themselves alone for one reason or another. Several were given lifts by a group of volunteers.

Funded by the Old Enfield Charitable Trust and by Johnson Matthey, a convivial atmosphere was created by John Dennis playing traditional jazz numbers (Fly Me to the Moon etc) on the keyboard with drum and bass backing.

We had masses of food, played games and sang traditional

Christmas songs and carols. Films were also available. Many thanks to our funders, our volunteers and to those who donated to the event.

Tombola at Winter Fair

Our Christmas Day social was gifted with so many donations of food from visitors, members and from other events that we have been left with a pile of boxes of chocolates and biscuits which we will use as tombola prizes at our Winter Fair on 22 February (see details on page 5).

The theme of this year's fair is 'Keeping Fit and Well in Winter' and we have planned a host of workshops and stalls on health and other topics including the latest research into ageing and the immune system, what you can expect from your GP and new developments in medicine.

We have an Asian dance troupe coming to entertain us along with Equinox Jazz Band, folk dancing, circle dancing, keep fit and a special yoga class to help with joints and glands. Entry is free – sandwiches this year will be for sale at £2 per sandwich and there will be free tea/coffee and free cakes in the afternoon.

So please come along to keep up to date with the latest developments in the NHS and for some fantastic entertainment.

Wishing you and your families a happy 2019.

Jan Oliver

Office and Development Manager



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 £10 a year (£15 for couples) or £100 (£150 for couples) for lifetime membership. Organisations can also join for £25 a year.

Let's make 2019 Longevity Year

Older people have been identified as a good business opportunity but we need to remember that pensioner poverty is on the increase and the life expectancy gap between the rich and poor is not closing

Longevity: my dictionary only says it is pronounced lon-jev-ity meaning long life. We know that long life has long been favoured by companies selling long life milk, batteries, paint and that well-known canned lager beer.

But suddenly it seems to have dawned on economists and industry tycoons both here and in America that longevity and we 'oldies' represent the biggest business opportunity of the 21st century.

No longer are we to be regarded as a burden on society, stealing the future of younger generations by living for too long. Apparently, we are now the saviours of the post-Brexit depressed economy because they say so many of us do not spend all our income.

And if the marketing men and women have their way we'll spend, spend, spend to fill the gap left by young people burdened by high rents, hefty mortgages and salary increases hardly matching higher inflation.

Pensioner Poverty

The big business wallahs find it convenient to disregard that one in five pensioners have savings of less than £500 or that pensioner poverty is on the up and affects nearly two million people. They prefer to concentrate on tapping into the alleged estimated £49 billion of assets held by retirees.

The result? We've created a new Longevity industry – longevity forums, conferences, books, research, university centres of longevity – all telling the world to prepare for the 100 year life.

This indeed is the title of a book by Professor Andrew Scott about living and working in an age of longevity which claims that today's 75-year-olds are no older in health terms than 65-year-olds were in the 1970s.

I'm not for one minute endorsing the 'work till you drop' outlook of another academic, Professor Laura

Carstensen, from America's Stanford University Centre on Longevity, who says that 50% of people aged 85 – or even older – are healthy enough to work.

President's Point of View



One result of this apparently newly discovered phenomenon – that people are living longer, healthier lives – is the government creating a £98 million Industrial Strategy Challenge Fund for Healthy Ageing aimed at finding new products and services enabling people to live in their own homes for longer, tackle loneliness and increasing independent well-being.

Fine aims to be sure but not very challenging when the output aim is to secure five extra years of healthy living by 2035 – not when the life expectancy gap between rich and poor is showing few signs of closing.

Life expectancy stalling

Indeed, the increased life expectancy we all enjoy has been stalling since 2010, only going up by 0.4 years for men and 0.1 years for women since then, following the years of austerity and funding cuts to our welfare, health and social care services.

You may have heard that old joke asking who would want to live to 99. The answer: a 98-year old. The good news is not as the press continues to headline that old age leads to dementia. It is that there are now

some 570,000 people living in their nineties and there are over 15,000 centenarians.

So let's make this our living longer longevity year by ending smoking, being moderate with alcohol, watching the diet, taking exercise even if it is just walking every day and having a regular blood test.

It is never too late to have a diet rich in fruit and vegetables, more fish and less meat. There's plenty of advice out there. Have a good and healthy 2019.

Monty Meth – Forum President

We 'oldies' represent the biggest business opportunity of the 21st century

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

A double Xmas helping!



Jacky (right) is presented with her Lifetime Membership by Mayor Saray Karakus and Forum President Monty Meth



Rosemarie Kernot (left) and Veronica Smith enjoyed the January Xmas lunch and said: "Jacky does a brilliant job making everyone feel very welcome."



Christmas comes twice a year in Enfield with two Forum lunches

As many of you know, the Forum has been 'forced' into organising two Christmas Lunches every year as the first one is so popular that many people are unable to get in the door.

Thank heavens then for Jacky Pearce, member of the Forum's Social Committee and organiser extraordinaire, who takes on the task of organising both lunches – on an entirely voluntary basis. It is far more work than most people would realise.

More than 100 people attend each event, the first in early December in the North Enfield Conservative Club and the second in early January at the Enfield Golf Club.

For good measure, Jacky also organises other events. Last year, this included a St George's Day celebration, a Brick Lane Music Hall show and lunch, and the Showaddywaddy Elite Dinner/Dance, also at the Golf Club.

Not only have many hundreds of people enjoyed the events she had organised in the last ten years, Jacky has also used the opportunity to raise more than £10,000 for numerous good causes – including charities helping wounded veterans

and children with leukaemia, as well as the British Heart Foundation and the Forum itself.

To recognise the amazing contribution she makes to the Forum, the Executive Committee wanted to show its appreciation by giving her Life Membership of the Forum.

The presentation was made by the Enfield Mayor Cllr Saray Karakus, who attended the first lunch and also spoke highly of the Forum's continuous work in helping to keep older people fit and healthy in mind and body – while helping to defeat any signs of loneliness and depression.

Social Committee

Jacky is one of the hard-working members of the Social Committee, a group of volunteers who spend a lot of time and effort organising visits, events and trips for Forum members. See further events – and a plea for new committee members – on page 15.

The Forum is very grateful to all the Social Committee members for their significant contribution.

COME IN FROM THE COLD TO OUR INDOOR WINTER FAIR 2019

What you can do for yourself to keep
well in winter

ON FRIDAY 22 FEBRUARY 2019
AT ENFIELD COUNTY SCHOOL, HOLLY WALK, EN2 6QS

SPEECHES, WORKSHOPS, STALLS, DANCING
AND LIVE MUSIC

FREE ENTRY

Come anytime between 9.30am and 4pm
**Bring a packed lunch or sandwiches for sale at £2
per head (subject to availability)**
Free tea, coffee and afternoon cakes.

PROGRAMME (subject to change)

MORNING

Listen to: John Wardell, Chief Operating Officer, Enfield NHS CCG; Natalie Forrest, Chief Exec Officer and Director of Nursing, Chase Farm Hospital; Tom Welfare, Project Development Co-ordinator, NEA – Energy Tariff Switching; Doctor on Asian Health

Workshops: **What can you expect from your GP**, Energy Best Deal, Writing Group

Music/Dance: Winchmore Hill Folk Dancing, Cockney Singalong

AFTERNOON

Workshops: **New Developments in Medicine**, Research into the effects of ageing on the immune system, Stroke Awareness, Computer drop in (help with your own devices), Adult Abuse and Modern Slavery, Depression and Mental Health, Himalayan Yoga with Joints and Glands exercises.

Music/Dance: Circle Dance and Keep Fit, Equinox Funky Jazz Band Asian Dance display and join in (Jay Kumar)

STALLS BETWEEN 11.30 AND 2.30

Cancer Awareness, Chariot Register (dementia research) Blood Pressure Checks, , Enfield & Southgate WEA, Enfield Asian Welfare Association, Enfield Art Circle, Enfield Camera Club, Enfield Croquet Club, Enfield Horticultural Society, Enfield National Trust, Enfield NHS Retirement Fellowship, Fusion Leisure Centres, GP Online, Immune System Research, Meet a Need with Christian Care, My Life Enfield, North London Morning Orchestra, Probus Club, Self Actualization Research Questionnaires, Sylvia Brown Circle Dance Club, The Enfield Society, Walkabouts Rambling Group, Winchmore Hill Dance Club

**THE FULL PROGRAMME WILL BE AVAILABLE
BY EMAIL FROM 1 FEBRUARY**

From jan.oliver@enfieldover50sforum.org.uk or
send a stamped addressed envelope to Enfield Over 50s
Forum, Millfield House, Silver Street, London, N18 1PJ

**FUNDED BY ENFIELD NHS
CLINICAL COMMISSIONING GROUP**



New hub for Enfield Police

A new Partnership and Prevention Hub has been set up at Edmonton Police Station to support the Safer Neighbourhood Teams

Previous contributors of this column have included Superintendents and Chief Inspectors but today it's down to me – an acting Sergeant from the newly formed Partnership & Prevention Hub. I have been privileged to be part of the team that has implemented the hub, based at Edmonton Police Station, which will serve both Enfield and Haringey Boroughs, or North Area as we have now become.

The purpose of the P&P Hub is to support your dedicated Safer Neighbourhood Team officers. We have a co-ordination role that enables local ward officers to be just that – locally available to be out in our communities that they serve.

The Hub monitors anti-social behaviour calls from the public by conducting initial investigations which can then be passed to your local officers when action is required. We will also be working with both Haringey and Enfield councils to try to find solutions to issues that affect you.

The hub includes dedicated Licencing Officers who investigate breaches of licences as well as dealing with initial applications for events with the council. Another role is to monitor any tensions within the community or faith groups to ensure we are able to react quickly to developing problems.

The team will co-ordinate (all) the social media accounts for both Haringey and Enfield police but while this is a great way to communicate our messages to a wide audience, we recognise that not everyone uses Twitter or Facebook! The P&P Hub officers are keen to develop any opportunities to work with the older community and can be reached on: NAMailbox.P&PSupport@met.police.uk

Staying Safe

Be vigilant about rogue traders. If someone knocks at your door and asks to read your meter (or wants access to your home) then ask to see their ID before letting them in. You can also call their head office to check they are legitimate. If they are genuine they won't mind you checking.

If you have suspicions about somebody who is at your door then call 999 to report this, or call 101 if you want to speak to an officer about something that isn't happening there and then.

Ross Larimer

Acting Police Sergeant
Partnerships
Enfield Police

Not already a member of the Forum?

If you are not already a member, why not join Enfield's Over 50s Forum? Keep up to date with issues that may interest and concern you. Join in a wide range of activities and social events. Receive this newsletter every two months. Take advantage of the discounts offered to members of the Forum by Fusion, which runs the borough's leisure centres.

Membership is only £10 a year for individuals, £15 for couples or you can become a life member for £100 (£150 for couples). Organisations can affiliate for £25 a year.

Come along to one of our Forum meetings (see list on p15) or drop-in events (see page 16) and, if you like the look of us, pick up a membership form.

Or you can email us on info@enfieldover50sforum.org.uk

Alternatively call the office on 020 8807 2076 for one to be posted to you.

Forms are also available on the website: www.enfieldover50sforum.org.uk

Winter Health

There are a number of things you can do to keep you and your family well this winter

The Winter Fair is sponsored by the Enfield NHS Clinical Commissioning Group (CCG) and it has issued this list of key tips about keeping well this winter.

- If you feel unwell, even if it is just a cough or cold, don't wait until it gets more serious – get help from your pharmacist. The sooner the better.
- If you have a long-term health condition like COPD, bronchitis, emphysema, diabetes, heart or kidney disease, or have suffered a stroke, cold weather can make health problems like these much worse.
- Older neighbours, relatives and friends are more vulnerable in the winter months and may need a bit of extra help, so make sure you keep in touch. Check if they are feeling under the weather, help them stock up on food supplies and make sure they have the necessary medication before a spell of bad weather.
- Cold weather can be very harmful, especially for people aged 65 or older: it weakens the immune system, increases blood pressure, thickens the blood and lowers body temperature. This increases the risk of high blood pressure, heart attacks, strokes and chest infections.
- It is important to keep warm in winter both inside and outdoors as it can help to prevent colds, flu and more serious health problems, such as heart attacks, strokes pneumonia and depression.
- Heat your home to at least 18°C (65°F) – you might prefer your living room to be slightly warmer.

For helpful tips and advice visit www.nhs.uk/staywell

Sayings to remember

When your children are teenagers it's important to have a dog so that someone in the house is happy to see you.
Nora Ephron, writer and film-maker 2006

Friendship is the only cement that will hold the world together.
Woodrow Wilson -president of the United States May 17, 1918



Live well, your way
with care at home

Your home is where you feel the most comfortable and the happiest.

It's the place you know the best. Why would you move away from the place you love if you are faced with needing some extra care and support when you age? If you want to stay living comfortably at home, we can help you make that choice an informed one.



Our care

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- ✓ Companionship
- ✓ Personal care
- ✓ Dementia care

Contact us for more **information**

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Enfield, Enfield, EN3 4SA

0203 6024068
info.enfield@homeinstead.co.uk
www.homeinstead.co.uk/enfield

Caring for the carers

Enfield Carers Centre provides a wide range of services for carers, including helping families and friends cope with people who have just been discharged from hospital

The last census (2011) found that there are approx. 30,000 carers living in Enfield. Carers are people (including children and people who are frail themselves) who regularly help a relative, partner or close friend because of their disability, frailty or illness whether short, long-term or terminal.

About 6,500 of these carers are registered with Enfield Carers Centre (ECC), a local charity based in Baker Street, Enfield Town.

ECC provides a host of free support services including information and advice, training and counselling, as well as social and leisure breaks, carers assessments, GP and hospital liaison and benefits/income maximisation advice.

It provides daytime and evening support groups for all types of carers and five specialist groups covering dementia, mental health, autism, care homes and bereavement. It also runs free training courses for First Aid, manual handling and basic nursing skills.

Developing carer skills

One particular scheme is Safer Hospital Discharge, which is aimed at making sure carers have the skills to look after a patient who has been discharged from hospital.

Pamela Burke, Chief Executive, ECC explains: "The programme is for family members and others who will be looking after someone who has just come home from hospital. It helps them become more confident and means the patient is less likely to be re-admitted, which is better for the patient and for the busy hospitals."

The training programme covers a range of topics including how to identify early signs of infection, dehydration or pressure sores and what to do. It also looks at medication – the best ways to dispense it safely as well the most common possible side effects and how to deal with them.

"Carers can use the opportunity to ask any questions they like. Many of us have never had this level of responsibility for someone else before, so it is important they feel they have the knowledge and skills they need," adds Pamela.

Home from Hospital

ECC is also a key player in a new Home from Hospital scheme funded by Social Services and the NHS. This is aimed at people leaving hospital who do not need a high level of on-going professional care, but do need some help.

"The idea is to ease the transition from hospital to home. The help might be ensuring there is food in the house, or

picking up repeat prescriptions," explains Pamela. The care is provided by employees of Alpha Care Ltd and operates from North Middlesex., Chase Farm and Barnet Hospitals for Enfield residents only.

ECC helps ensure that patients and their families as well as the discharge teams and other staff are aware of the scheme. Patients over 18 can self-refer and may receive up to three hours care per week for three months (depending on their need) free of charge.

For more information on Home from Hospital contact: 020 8373 6328.

Supporting the carers

ECC offers many other services for carers, both to help them in their caring duties and to make sure they look after their own physical and mental health. Support from the Carers Centre helps carers maintain their own health and wellbeing with activities such as free health checks, wellbeing workshops and carers assessments.

ECC also issues a Carer's Emergency Card which advises the emergency services of the person being cared for, in the event of the carer having an accident.

Seeking volunteers

Like many voluntary organisations, ECC is always seeking volunteers to supplement the work of the paid staff, from administration tasks to working with young carers on their educational achievement and employment prospects.

It also needs volunteers to visit GP surgeries and local hospitals to provide information to staff and patients about the services the centre offers. And people to be telephone befrienders, supporting carers who are elderly, housebound or socially isolated.

If you are interested in volunteering, call the centre for a chat (020 8366

3677) or visit www.enfieldcarers.org to download a volunteer application form.



Pamela Burke
Chief Executive
Enfield Carers Centre



ECC supports people caring for relatives

Registration with ECC is free and available to every carer living in the borough or caring for someone living in Enfield. The carer must be an unpaid carer, not a paid professional. Services are for carers of all vulnerable patients, not just the elderly.

Enfield Carers offer free respite care to enable a carer to attend the centre.

Call 020 8366 3677, email: info@enfieldcarers.org, website: www.enfieldcarers.org



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Always look on the bright side of life



Seenagers

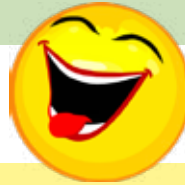
I just discovered my age group!
 I am a Seenager..... (senior teenager)
 I have everything that I wanted as a teenager, only 50 years later.
 I don't have to go to school or work;
 I get an allowance every month.
 I have my own pad, I don't have a curfew, I have a driver's licence and my own car.
 I have IDs that gets me into bars & the wine store.

Life is good!

You'll feel much more intelligent after reading this, if you are a Seenager.
 Brains of older people are slow, because they know so much. People do not decline mentally with age; it just takes them longer to recall facts, because they have more information in their brains.
 Scientists believe, this also makes you hard of hearing, as it puts physical pressure on your inner ear.
 Also, older people often go to another room to get something and when they get there, they stand there wondering what they came for. It is not a memory problem; it is nature's way of making older people do more exercise.
 So there... I have more friends I should send this to, but right now I can't remember their names.
 Oh by the way, as the year progresses, please take special care of yourself and avoid injuries, because spare parts for old models are no longer in stock, as most of us are the 40s; 50s & 60s models .
 The warranty period is long over and the expiry date is due soon.
 Caution is better than a fixing.
 Have to remind yourselves,
 We are a limited edition

On the grapevine

California vintners in the Napa Valley area, which primarily produce Pinot Blanc, Pinot Noir and Pinot Grigio wines, have developed a new hybrid grape that acts as an anti-diuretic!
 It is expected to reduce the number of trips older people have to make to the loo during the night.
 The new wine will be marketed as PINO MORE.



Don't answer

Entering a happy couple competition. The comper asked the men to name their wife's favourite flower. One guy gently leaned over to his wife and whispered: "Self-raising, isn't it darling." He didn't win.

What next?

Man aged 91 goes to his GP seeking help to lower his sex drive.. "At your age my friend," says the doctor, "any sex drive is all in the mind." "That's absolutely true," says the patient, "that's why I'm here. I want you to bring it down lower."



Questions

They say puns about sick birds are ill-eagle.
 But do you know why a bungalow is called a bungalow?
 Because some dodgy builder ran out of bricks and thought, sod it, we'll bung a low roof on.
 "What do you call a nervous javelin thrower? Shakespeare."

No corny crackers

Why did the jelly baby go to school?
 Because it wanted to be a smartie.
 What would happen if cows could fly? You'd get a pat on the head.
 What gets bigger the more you take away from it ? A hole.
 What do you call an elephant that flies? A jumbo jet

Blonde in a casino

An attractive blonde arrived at the casino. She seemed a little intoxicated and bet 20,000 Euros on a single roll of the dice. She said: "I hope you don't mind, but I feel much luckier when I'm completely naked." With that, she stripped off, rolled the dice and yelled: "Come on, baby, Mama needs new clothes!" As the dice came to a stop, she jumped up and down and squealed: "YES! YES! I WON, I WON!"
 She hugged both of the dealers and then picked up her winnings (and her clothes) and quickly departed. The dealers stared at each other dumbfounded.
 Finally, one of them asked: "What did she roll?"
 The other answered: "I don't know – I thought you were watching the dice."
 Moral of the story: Not all blondes are dumb. But all men.... are men.

Porn for pensioners?

Brighton and Hove council has been accused of age discrimination because it dropped plans to introduce free internet access at its 25 care homes. It feared that residents would use it to view 'inappropriate material'.

Inheritance tax free after just two years

Most people that I speak to about inheritance tax mitigation know that gifts can take seven years to be disregarded for Inheritance Tax. In my experience, however, very few are aware of investment strategies that can be free of Inheritance Tax after just two years.

Let's go back to basics. Inheritance tax is charged on your estate at a flat rate of 40%. There is the standard Nil Rate Band that can be used to reduce the tax which is currently £325,000 and some individuals will qualify for the additional Residence Nil Rate Band which is currently £125,000.

As you can see this tax can affect a large spectrum of people in particular local homeowners who may have some retirement savings. Inheritance Tax liabilities achieving six figures are not uncommon.

If you are older and feel you may not survive seven years then investing in shares that qualify for business relief may be for you.

Investments that qualify for Business Relief can be passed on totally free of Inheritance Tax on the death of the investor if they have been held for at least two years. Business Relief (formerly referred to as Business Property Relief) has been around for over 40 years and is simply a government sponsored investment incentive.

Shares that qualify for Business Relief are unlisted shares. This means they will typically be private companies which are not listed on the stock exchange. Also shares that are offered on the AIM's market will qualify for Business Relief after two years.

AIM (Alternative Investment Market) is the junior stock market run by the London Stock Exchange and is for smaller companies that will be looking to grow over the years and qualify for a full listing on the main stock exchange.

Since 2013 investors can hold AIM-listed shares within Individual Savings Accounts (ISAs). This means an ISA that invests specifically in AIM-listed companies expected to qualify for Business Relief can offer inheritance tax exemption as well as the traditional ISA benefits of tax-free income and capital growth.

Investing in the shares of Business relief qualifying companies can be beneficial if you fit into one of these categories:

- **You don't want to give away large sums of money to reduce Inheritance Tax:** You do not feel comfortable with making large gifts, although with a Business Relief qualifying investment, the shares are held in your name, which means you keep hold of your wealth.
- **You want the money you invest to become inheritance tax exempt quickly:** Some people are put off by traditional estate planning strategies, such as making gifts or putting money in trust, as these typically take seven years before becoming fully exempt from Inheritance Tax. With a Business Relief qualifying investment, the shares become 100% Inheritance Tax exempt after a holding period of just two years, as long as the shares are still held at the time of death.
- It is important to understand the risks as such companies could fall in value, and investors may get back less than they invest.
- Apart from the investment risk, tax rules could change in the future. The value of tax reliefs will depend on an investor's personal circumstances. There cannot be any guarantee that companies that qualify today will remain qualifying in the future.
- Investments in unquoted companies or those quoted on AIM

can fall or rise more sharply than shares in larger companies listed on the main market of the London Stock Exchange, and may be harder to sell.

Qualified financial advice therefore is essential if you would like to pursue a strategy to hold investments that are Inheritance Tax free after just two years. As a Chartered Financial Planner I can assist in developing a diverse portfolio of investments. A diverse portfolio of investments across different investment categories and by using different investment providers in itself can reduce investment risk.

George Ttoulis will be available to discuss any financial matter at the drop-in advice service. He will be at the Dugdale Centre, corner of London Road and Cecil Road from 10 am to 12 midday on the following Mondays: 4 February, 18 February and then every Monday in March. 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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burlington
WEALTH MANAGEMENT

Shower with a friend

Healthy living is not just about exercising more and eating less, it also means looking after our environment

It's not compulsory but perhaps it should be but 5 February is 'Shower with a friend' day. Much as this might seem like one of those win-win scenarios, a friend of mine rued that his girlfriend absolutely refused on the basis that he was much taller than her and she never got any water. Some people, eh?

On the other hand, like the old joke about 'saving water – bath with a friend', there is a serious point here about water and energy conservation. Apparently the average Briton uses 150 litres of fresh water a day in everything from washing, gardening and sewage. Power showers themselves can use 17 litres a minute.

Ironically, given that all this is given more tests than you can shake a stick at and blind taste tests show that they are indistinguishable, apparently we each drink more than 50 litres of bottled water a year. Think of the plastic in that then.

The BBC's Blue Planet highlighted how much plastic is being dumped into the world's oceans. This is something we can ill-afford. Plastic has now been found in more than 60% of all seabirds as well as all sea-turtles. Put bluntly, this is all likely to end back at the top of the food chain i.e. us.

So, what to do? Try and use a little less water, drink tap water rather than bottled and avoid plastic wherever possible. And showering with a friend? Well, it's all fun and games until the shampoo gets in your mouth, then it's a soap opera.

Glenn Stewart

Assistant Director of Public Health
London Borough of Enfield

Pensioner poverty

One in six pensioners is now living in poverty as a result of declining home ownership, soaring rents and the benefits freeze, according to the latest research from the Joseph Rowntree Foundation.

The figures are based on incomes below 60% of the average for all older people, taken after housing costs. They show that pensioner poverty has been rising since 2012-13, so that 16% of all older people are currently in poverty, rising to 31% among those in social housing and 36% among private renters.

The Foundation claimed that those pensioners without savings who don't own their own home now face the biggest challenges.

Around 20% of all pensioners currently rent and the proportion is set to grow.

In addition, rents have risen faster than housing benefit for the last three years, and significant numbers of older people are now struggling to fill the gap.

It should also be recognised that millions of older people who own a property, survive on an income of less than £15,000 a year.

Chair's Column



Seeking Signs

Hello All,

We are so fortunate to have the wonderful new Chase Farm Hospital up and running in Enfield. It will be a while before the site is fully cleared and operational, but work is ongoing and so we hope that in the future the overall experience of visiting the hospital will improve.

However, I recently made my first visit as an outpatient to the new hospital building. As I walked in my first impression was – WOW – what a brilliant space – so clean, well appointed, fresh, new, airy – really impressive!

But then, although I knew exactly which area I needed to head for, I was stumped – not a sign as far as I could see. Luckily a member of staff was able to point out signs – quite high up above a corridor to the left.



These signs cannot be seen when first entering the hospital and I would suggest are really difficult for anyone with a visual impairment or any condition which leads to older people looking down (such as kyphosis, osteoporosis, dowager's hump) which results in a stoop, particularly if using a walking stick.

When sitting in the waiting area in the clinic, I heard two separate conversations from other patients, much younger than me, complaining that they had found it hard to find the clinic.

On my way out of the hospital I noticed a sign to the right of the entrance which listed the different clinic areas. I have no visual difficulties but had not seen this when I entered as it is on a side wall and the print is relatively small.

During the planning of the new hospital, members of the Over50s Forum were invited to participate in a working party to discuss signage for the hospital and, sadly, it would seem that many of our suggestions have been overlooked. What a shame!

This needs to be addressed because we patients need proper signage now – the minute we enter the hospital.

Christine Whetstone - Chair

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Over50s Days at fusion

The Over50s days at the local leisure centres are a great time to try out the activities

Are you one of those people who thinks it would be a good idea to do a bit more exercise and/or meet more people? Well, the Over50s Days at the council leisure centres run by Fusion offer a great opportunity to do both of those.

There are a wide range of activities and classes to take part in, or just go for a swim or visit the gym. There is also free tea and coffee and an ambassador at each centre to help show you around. It's a great chance to find out whether you might want to attend more regularly.

Activities include yoga, table tennis, badminton, walking netball, pilates, chair exercises, aquafit and dancing – including a tea dance once a month at Southbury.

You can just turn up and pay for the day – no contract, no signing up. The cost for an Over50s Day is £8.30 per day or just £4.15 per day if you have an energy concession card. This concession card is normally £21.50 for 12 months, but for Forum members it is only £7.50. Note that only Forum members who are Enfield residents are eligible for this discount.

The concession card also entitles our members to half price activities, such as use of gym, swimming and classes, and there is also a monthly off-peak deal for Forum members giving access to all facilities Monday to Friday 9am – 4pm and at weekends from 12noon to closing time for £29.

So, it is worth joining the Forum for a mere



The tea dance includes line dancing



Table tennis is one of the many activities available



Walking netball is on Tuesdays at Southbury

£10 a year (see details p2) just for the cheaper access to the leisure centres! Of course, you also then get this newsletter every two months, the regular e-News and will be supporting the Forum's work helping keep older people well-informed and entertained.

The leisure centres run by Fusion for Enfield Borough which have Over50s Days are Edmonton (Monday and Friday), Southgate (Tuesday and Friday), Southbury (Tuesday and Wednesday) and Albany (Thursday).

Fusion runs many activities and classes, so visit the website or call in to your local centre for more information.

Albany Leisure Centre, 505 Hertford Rd, Enfield EN3 5XH, Tel: 020 8804 4255.

Edmonton Leisure Centre, 2 The Broadway, Edmonton N9 0TR, Tel: 020 8375 3750.

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

Southgate Leisure Centre, Winchmore Hill Rd, Southgate N14 6AD, Tel: 020 8882 7963.

Visit www.fusion-lifestyle.com

Or contact the Fusion Over50s Forum Coordinator Dominic Hall on dominic.hall@fusion-lifestyle.com

Try it out!

Soca dance is a new activity at Edmonton Leisure Centre on a Friday from 10.45 – 11.45. Soca dance originated in the Caribbean and is described as 'A cardio dance workout that tones the main muscles of the body. It is fun and fitness for everyone!'

Or how about going along to Southbury on a Tuesday and taking part in pilates or chair yoga. On the last Tuesday of every month, the pilates class is also chair-based. These are especially good for people with lower mobility.

Valentine

When I was sweet sixteen and giddy head,
I heard about this thing called Valentine,
A card you send sealed with the initials SWALK,
Anonymous this was supposed to be for the recipient,
Except I signed my name in all innocence.

Now I am old and grey, I wish someone would be my Valentine,
Would you volunteer and send me,
Twelve red roses and a card decorated with red hearts,
Be they mysterious or 'sealed with a loving kiss'
I would not mind who you were at this time of my life.

Just to know that someone out there, remembers this old heart of mine,
I have since run out of steam, for this thing call love,
Why don't you just knock my door instead?
Come on in and make me a bloody cup of tea,
This would warm the cockles of my heart no end.

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Social Calendar 2019



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!

February/March. Double helping of Turkish delight. The expression of interest for a Hammam Experience followed by Turkish lunch was well received and Olivia will be in touch with those who responded shortly with some dates for the Spring. For any new members, or those rethinking this experience, the details are: A wonderful spa morning lasting approx. 2 hours, followed by lunch in a nearby restaurant both in Church Street, Edmonton. The cost per person is approximately £49. Contact *Olivia on oliviagoodfellow19@gmail.com or 020 8447 8841.*

Sunday 31 March. Walk around Barnet. Join Graham and other Forum members to celebrate the arrival of spring and British Summer Time on this walk to see some of the highlights of Barnet. Meet in the ticket hall at High Barnet station (Northern Line) at 14.15 for a 14.30 start. The 307 bus from Enfield passes the station. There is a car park and the Sunday charge is £1.70 (Cash) or £1.60 (card) for the day. The walk is circular, will last approximately 2 hours and is part guided. There is no charge and no need to book, but phone *Graham Thomas on 020 8367 6360* if you require any further information.

Saturday 13 April. Supper at The Larder. Join a select group for our third three-course supper in the prettiest of surroundings. Welcome nibbles and bubbles begin this intimate evening on the Green at Winchmore Hill and there are only 14 places at the table, so book soon to avoid disappointment. £30 per person. Bring your own drinks by the way!!! For menu details and to book your place please contact *Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841.*

Thursday 2 May. Brick Lane Music Hall 3 Course Lunch, Show, Return coach to Enfield. 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 020 8482 3575*

September 23-30. Treasures of Jordan Autumnal get away. Explore with us the historical splendour, sites and natural wonders of this desert country, with rose-red Petra its most famed treasure. Half board and all excursions are included in this luxury accommodation trip, which encompasses the Dead Sea, Petra, an overnight desert star gazing experience, tea with the Bedouins, and much, much, more. New members and those willing to pair up are very welcome on this trip. Price £1699 sharing or £2399 single occupancy (worth sharing!). One lady is looking for someone to share a room. *There are 2 twin rooms and 2 single rooms left. For further details, full itinerary and a booking form, please contact Olivia on 0208 4478841 or email oliviagoodfellow19@gmail.com.*

Unfortunately, the Committee's cry for HELP! in the previous newsletter wasn't successful. We do urge members to think about volunteering. It is a great way to get out of the house to use your abilities, meet friends and feel good about it! You'll get all the assistance you need to accomplish your goal. Challenge yourself! Please contact Irene by email at poosticks2@sky.com or by phone on 020 3715 0946.

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.

Lily's story

Lily Whiting, one of our Forum members, is a member of the Patients Participation Group (PPG) at Boundary House Surgery. You may also recognise her as one of the two women who always greet people at the door of the council chamber when we have our meetings at the Civic Centre.

At a meeting last year, members of this PPG decided it would be a good idea to help combat loneliness by inviting some of the older people on the health centre's list to tea and cakes – and singing and dancing as it turned out!

Nearly 30 people attended and it was such a success that Lily and the rest of the group have now organised a quiz

afternoon in February and are planning a tea party at Easter.

This time, they are expanding the invite to include younger people, including young mothers with children, as they recognise that loneliness is not limited to older people and that mixing the generations can benefit everyone.

The Forum has always encouraged our members to join Patient Participation Groups at their local GP surgeries, but this shows that the groups can do a lot more than just talking about services available at health centres.

Contact your GP surgery today and ask



Lily (left) and Joan Saban at Civic Centre

about the PPG – and then get involved. You might even go as far as Lily's group and help make a real difference in people's lives.

Forum Meetings

Assembling at 10am for a 10.30 start

Everyone is welcome to come to Forum meetings. They are informative and interesting. Why not use it as an opportunity to find out more about a new topic – and about the Forum. Maybe you'll even join up.

(Note, there are two different Silver Streets in Enfield and we happen to have meetings in both!)

Thursday 14 February

Williamz Omope, Enfield Council's Project Manager for Community Resilience & Public Health Outreach will talk about the roll out of Universal Credit (UC) and how Forum members are helping disadvantaged older people across the Borough manage UC hurdles.

MILLFIELD HOUSE, SILVER STREET, N18 1PJ.

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

Tuesday 26 February

Joanne McCartney, our Greater London Assembly Member and a Deputy Mayor to Sadiq Kahn, will talk about her role and those issues relevant to older people.

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 19 March

John and Anne Wallington's talk will range from the Himalayas to the tropical forests of Chitwan, looking at the landscapes, history of Nepal, Buddhism, Hindu culture and general areas of interest.

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

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

Tuesday 26 March

Maria Kane, Chief Executive at North Middlesex University Hospital NHS Trust, will give an overview of its development, the future for the hospital and how it is supporting our community.

CIVIC CENTRE. SEE DETAILS ABOVE.

Affiliated Groups

Arts Society Enfield

The Arts Society Enfield meets at St Pauls Community Centre on the last Thursday of each month from 10am to 12 noon. There is a wide programme of talks from professional speakers.

Details from www.theartsocietyenfield.org or info@theartsocietyenfield.org.uk

Southgate Opera

The opera group presents Verdi's La Traviata on Thurs 21 to Sat 23 February at 7.30pm at Wylyotts Theatre, Potters Bar, EN6 2HN. Sung in English. Tickets: £17 – £19 (Concessions available).

Southgate Opera also invites you on Sat 23 February at 2.30pm to Come and Sing (or just enjoy watching) The Mikado at Wylyotts Theatre. Tickets: £12 (£8 for under 18s)

For both contact: Wylyotts Box Office 01707 645005 or www.tickets.wylyottstheatre.co.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.

Coffee Club

CHANGE OF VENUE

The Coffee Club's move to the Skylight Restaurant on the top floor of Pearsons Department store in Enfield Town has proved a real success with a good turnout in January. The Coffee Club is held on the first Wednesday of each month, and the next dates are 6 February, 6 March, 3 April, 1 May and 5 June. It starts at 10.30am and continues until 12 noon. Members are welcome to come any time between those times or for the whole period if they wish. Pearsons also serve lunch if anyone wishes to meet friends there.

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.

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 a 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.

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.

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 some along and try us out? We meet in the Community Room, Town Library on the fourth Thursday of each month 10.15 – 11.45am sharp! For further information, contact Irene Richards on 020 3715 0946 or by email: poosticks2@sky.com

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:

21 February	Lisa's England by Pat Barker
21 March	The Orchard on Fire by Shena Mackay
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.



Monty Meth with Vivien Giladi

Congratulations WINNERS



Jim Cante with Myra Miller

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. The more people who join, the higher the prizes and the more money raised for the Forum.

The odds are exceptionally good, so join up today. The draws are made every month at our Civic Centre meeting (see Meetings p15), so you are welcome to come along and witness that as well.

Congratulations to our latest winners – Myra Miller who was successful in the November draw, and December's winner Vivien Giladi.

To find out more or to join the Lottery Club, call Jim Cante 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. A face-to-face personal talk with PC Brian Masters. Any questions, any worries, any advice on crime and burglary prevention on 4 February and 4 March.
- Enfield Citizens Advice, Gillian McNally, benefits, debts, pensions etc.
- Solicitors Stennett & Stennett (10am – 11am).
- George Ttoui, tax and HMRC queries, 4 and 18 February and then every Monday.
- 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 18 February and 18 March 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:

- 6 February
- 20 February
- 6 March
- 20 March
- 3 April

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).

4 Feb – Bad Times at the El Royale

11 Feb – Bohemian Rhapsody

26 Feb – Widows

We will send out the March listings 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).