



More pain for patients unless.....

Come to a Forum meeting to hear our concerns about planned changes to health services in Enfield which will affect how and when you and your family are eligible for treatment

There will be a lot more pain for patients unless we all come together to stop the Enfield NHS Clinical Commissioning Group (CCG) – the main provider of health services in the Borough – upping the criteria before we can be treated by the NHS for a host of medical complaints, ranging from hearing loss to hernia problems, from the need for knee replacements to bunion surgery, prolapse womb to gallstones.

This so-called Adherence to Evidence-Based Medicine project (AEBM) is but the latest in a string of health service cuts which, if implemented, the Over 50s Forum believes, will undermine the founding principles of the NHS launched on 5 July 1948.

These were that good healthcare should be available to all regardless of wealth; that it meets the needs of everyone free at the point of delivery; and healthcare should be based on clinical need, not the ability to pay.

The Governing Board of Enfield's CCG will be meeting in mid-September and may well decide to go-ahead with the AEBM programme unless we make our voices heard loud and clear – as many people have done at the minimal public consultation meetings held since March.

The CCG wanted to end the consultation on 30 March and implement their changes in June. Labour and Conservative councillors joined us in blocking this timetable.

Had it been implemented, Enfield residents would have been the pacemakers for misleadingly-called AEBM being introduced by all our North Central London linked CCGs in Barnet, Haringey, Camden and Islington, covering some 1.4 million people.

'Adherence to Evidence-Based Medicine' is misleading because we have neither seen nor heard of any authoritative supporting

evidence from any consultants at local hospitals for the raising of thresholds over a range of medical conditions which, in effect, undermines the role of our GPs and consultants in exercising their clinical judgement as to when a patient needs referral and treatment.

We know only too well that the NHS nationally is under-funded and we know Enfield CCG is under intense pressure to make "efficiency savings" to balance the books and make inroads into its £37.2 million deficit burden – a burden imposed by years of under-funding a borough with an increasing population and an increasingly ageing population.

NHS bosses are warning of projected losses of £234 million this year across the five North Central London boroughs rising to an uncosted £811 million by 2020/21 unless we accept their "efficiency savings" – plans that can only undermine the NHS as we have known it.

But the Forum does not accept that the answer lies in patients having to suffer in silence while their medical conditions worsens until some arbitrary-imposed criteria is reached that warrants NHS intervention.

If the CCG gets away with its AEBM plans, more cuts will follow as sure as night follows day because the pressures and financial demands on the NHS are growing by the hour. Just consider how life expectancy has changed since the NHS was created 69 years ago.

People living longer has brought dementia – unknown in 1948 – and now forecast to hit more than a million people in the next decade. Obesity cases, they say, are set to double, driving up diabetes, strokes and heart disease, but it was never on the scale it is today.

The NHS is a miracle – the world's largest health service funded by general taxation – has adapted to all the new developments and medical discoveries. Hip and knee replacements unknown in 1948, more people than ever now recovering from strokes, cancer and heart disease.

So the financial pressures are bound to grow. As a nation we have to find a way to meet the ever-growing demand for healthcare – not seek solutions by cutting patient services or compelling more people to pay for a privatised service.

The Forum executive does not believe the answer lies in cuts and rationing health services as we have known them.

That is why we are calling this special meeting to hear your views on the future of health services in Enfield.

The meeting is open to everyone sharing our concerns about health services in Enfield. It will be held on Tuesday 15 August at 10am for a 10.30 start, at the Southgate Beaumont Care Home, 15 Canon Hill, N14 7DJ. The venue is a 10-minute walk from Southgate underground station and almost opposite the Cherry Tree pub and on the 121, W6 and 299 bus routes.

Forum Meetings not to be missed

Note most meetings are at 10am for 10.30 start

Thursday 10 August (at Millfield House)

A drop-in IT Workshop. Peter Smith, Talat Shaik, Sagar Nath and Tony Watts will be on hand for advice and to help Forum members with their computers, laptops, iPads, tablets and mobile phones.

Tuesday 15 August (at Southgate Beaumont)

President Monty Meth and Committee Member Vivien Giladi discuss current NHS proposals for 'evidence based medicine' and the implications for patients.

Tuesday 29 August (at the Civic Centre)

Bernie Smith, Council Officer from the London Borough of Enfield talks about the plans for emergencies and contingencies should the need arise within Enfield.

For full details/addresses of all meetings see page 15

Jan's Journal

Avoiding Trips and Falls Day

I am just evaluating our Avoiding Trips and Falls Day which took place at Edmonton Leisure Centre on 26 June. I can see from the evaluation forms that most people thoroughly enjoyed the day and found the health information and taster exercise sessions useful (as well as enjoying the sandwiches!)

It was a great success from our point of view also because, not only were the numbers 30% up from last year, but attendees were also generally older than previous years, meaning that we are more likely to have reached those most at risk of falling over.

The day was organised by ourselves and Fusion Leisure Centre and a big thanks goes to Dominic Hall and his team for his hard work both before and after the day. We were funded through the Fall Stop Service who provide ongoing advice, information and drop in sessions relating to falls.

You can find out more by telephoning AgeUK Enfield's Falls Prevention Co-ordinator on 020 8375 4106 or 07813 369929. Our thanks to everyone involved. (See also article on page 4)

The thoughts and feelings of the people of Enfield and Edmonton

The Forum now runs a writing group at which members get together to tell and write their stories – it is a fun and supportive group meeting on a Friday morning at the Dugdale Centre – see our advert under Forum Clubs on page 15.

In the meantime, some of you may have responded to an advert which went out in enews recently for a workshop organised by Circulate. Circulate is a group of four London venues working together to bring outstanding Outdoor Arts to outer London.

Internationally acclaimed artist Mem Morrison has been selected as one of the artists on Circulate's artist development programme. Mem and his team are looking to create a piece of art representing the thoughts and feelings of the residents of Enfield & Edmonton in a special event which brings the whole community together.

Part performance, part exhibition, this unique arts project aims to explore deeper messages about unity, censorship and togetherness, providing a platform which enables everyone to have a voice and tell their stories or the stories of their friends and loved ones.

A celebratory event and unveiling of the artwork will take place on Saturday 16 September in Enfield Town at 11:30am and everyone can go along with food and drink provided before taking part in the march towards the art inspired by you. Hope to see some of you there.

For further information about the work of Mem Morrison, visit the web site: - www.memmorrison.com Email the Silencer team to register your interest in the workshop: Silencer@Circulate.London Facebook page: fb.me/Silencer.London

Enews is distributed to our members on a weekly or monthly basis and advertises events and campaigns across the Borough in between hard copy newsletters. If you are not receiving it please email us info@enfieldover50sforum.org.uk with your latest email address.

Jan Oliver

Office and Development Manager

Welcome to new Mayor

Councillor Christine Hamilton, who has been elected as the Mayor of the London Borough of Enfield for 2017/18, has chosen Enfield Cares as her theme for the year.

Christine has a background that is strongly linked to delivering public services and supporting community wellbeing, including working in the NHS and trade unions. She wants to use the opportunity of her term as Mayor to raise the profile and celebrate the role of care and caring in all its forms in the Enfield community.

She says her intention is to make Enfield Cares a broad and inclusive approach with a diverse range of topics and activities including:

- Recognising and celebrating the role of carers, both young and old
- Looking at the role of community-based support schemes to those facing the challenges of handling mental illness
- Highlighting the work of local groups which help people to live independently or assist those who can no longer do so
- Raising awareness of the outreach and assistance to young people who face bullying, to those dealing with domestic violence and or living in the shadow of hate crime
- Working with community groups in all their diversity to encourage even higher levels of volunteering in caring activities.

Christine hopes that as well as raising awareness and celebrating the achievements of those who make her proud to live in Enfield, that she can also help raise funds that can be passed back to the community.

Christine and her husband Ian are long-standing friends, supporters and members of the Forum. Christine was for a short time our fund-raising officer before she became a councillor and we wish her all success in her Mayoral year.



Enfield's new Mayor, Christine Hamilton

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Is age the new dividing line in Britain?



So the June general election settled now. The Triple Lock holding the state retirement pension remains in place for the time being, guaranteeing pensioners a minimum 2.5% annual increase, as does the winter fuel allowance for some 12.5 million pensioners.

And for this we have to thank all those aged 18 - 45 who, whether they knew it or not, voted in such numbers so as to deprive the government of a working majority. Had they not swamped the votes of all the over 50s we would today be preparing for a cut in pensioner incomes – 69% of over 70s supported the government's policies compared with just 19% opposing.

As it turns out, we live to fight another day, but meanwhile you can rest assured that the media, politicians and think tanks will resume their attacks on so-called "wealthy pensioners". And we can safely predict that the attacks will intensify as a minority government comes under greater financial pressure to end its austerity programme with its virtual pay freeze policies for nurses and teachers, cuts in police numbers and demands to review penal tuition fees for students.

The new guessing game is predicting how long this minority government will last before there's another general election and how long the present prime minister will carry the confidence of her Cabinet. Few people, if any, believe we will see a five-year stint by a government facing the most difficult task of negotiating our exit from the EU at the same time as the economy is showing all the signs of stagnation.

So we may have two years at most to convince all voters, whatever their age, that defending universal benefits, the health service, funding for schools, people who work in the public sector and those who need welfare support, is really one where we truly are "All in this Together" – and not to stir up inter-generational conflict between young and old.

Top of my list for attention across the generations is the provision of social care for the ever-rising number of elderly people needing help – an issue so neglected for the last 25 years or more that it has now become a social care crisis with the number of people aged 85 and over who are most in need of care rising faster than the population as a whole.

Our system of social care is moving from crisis to collapse, says Age UK, and the British Red Cross described it as a "humanitarian crisis". So I confess I shed no tears when the Minister in the last government responsible for social care lost his parliamentary seat and his government job having said that people had just as much of a duty to look after their elderly parents as they are for their children – as though young families don't have enough to contend with.

David Mowat made the comments alongside an admission that the government had no "final answer" on how it was going to cope with the rising costs of social care. This is all he had to say after countless reports have told the politicians what none of them wanted to hear since a Royal Commission reported in 1999.

I recall Gordon Brown in 2002, when Chancellor of the Exchequer, commissioning Sir Derek Wanless, the former chief executive of NatWest, followed by the major health research body, the King's Fund, repeating the exercise in 2005 to come up with plans for funding social care.

Then there was the Dilnot Commission in 2011 which found that adult social care funding was not fit for purpose and needed urgent and lasting reform. So we can see that all parties have at one time or another kicked the issue of funding adult social care into the long grass in the hope that someone else will pick it up.

Just as the NHS today faces far different calls on its staff and services than it did in its early post-World War II days, so it is with social care, which in those days could be left in the hands of councils running a few care homes for the relatively few people who lived into their 80s or 90s. Life expectancy was then much lower than today when 50% of new-born babies are expected to see in their 100th birthday.

We all know what a mess the government made of its hastily-withdrawn social care policy during the recent election. Will there now be cross-party talks and agreement to solve this evergreen problem – or will it continue to be treated as a political football leaving families to cope as best they can?

I don't think provision for adult social care can be left to local councils whose funding has been so severely cut since 2010, even with the 3% council tax ring-fenced for this purpose.

The problem is surely so vast now and will only get worse as more people live longer with long-term medical conditions, that only government is big enough to find the much-needed money.

Personally, I'd favour a national debate around the idea of creating a new National Health & Social Care Service funded entirely by general taxation paid by everyone - to care for everyone.

I can't see why we should be cared for by the NHS until we pass on if we have cancer, but if we are unlucky enough to suffer from dementia or Alzheimer's disease you are on your own when it comes to providing care.

Monty Meth

Brain teaser

Carefully study the following seven words. Apart from the double letters in each of these words what else can you deduce?

- 1: BANANA
- 2: GRAMMAR
- 3: REVIVE
- 4: POTATO
- 5: UNEVEN
- 6: ASSESS
- 7: DRESSER

I guess I'd better let you have the solution. So please go to back page.

Sayings to remember

"Tough times don't last. Tough people do. Stick together. All of us."
- A notice placed by staff at Finsbury Park underground station after the recent nearby Mosque attack.

"To get back my youth I would do anything in the world, except take exercise, get up early or be respectable" - Oscar Wilde, dramatist and poet (1854 -1900)

"It is better to be 70 years young than 40 years old" - Oliver Wendell Holmes, former Chief Justice U.S. Supreme Court 1841-1935.

Facts and fun at Falls Day

A record number of people attended our 15th annual day devoted to helping people prevent trips and falls and to improve their mobility

The Avoiding Trips and Falls Day at Edmonton Leisure Centre was a great success once again, with attendees enjoying a wide range of activities and talks, as well as a free sandwich lunch and even cake. The event is part of the work undertaken by a consortium of voluntary organisations aiming to support people aged over 50 who have had a fall, or are at risk of falling.



Talking about the Falls Stop Service

The day began with two speakers addressing all those people at the event. Jenny Ramadan, Community Services Manager, Age UK Enfield, talked about the Fall Stop service which was established to help limit hospital admissions. There are a number of drop-in exercise sessions every week, including Tai Chi and other gentle exercises, which are open to all after an initial assessment. One such session runs at Edmonton Leisure Centre on Wednesdays.

The Fall Stop programme also has appointed a number of Falls Navigators – people who will visit elderly people's homes to do a risk assessment and offer advice

to try and make it less likely that the person/people living there will have a fall.

Chrissy Bysh, a NHS physiotherapist, started by asking how many people in the audience had fallen in the last year. Between a quarter and a third put up their hands.

"It is shocking, isn't it?" said Chrissy. **"It really shakes you. But you should not try and get up straight away. Just rest and assess the situation. Ask 'Have I hurt myself?' 'Have I broken anything?'"**

Elderly people are most likely to break a hip, wrist or shoulder when they fall. Government statistics show that four million hospital bed days are taken up by those over 65 who have fallen and fractured a bone.

"If you do fall and have hurt yourself, you need to get help," said Chrissy. **"A pendant alarm is a good idea, or make sure that you always have your mobile phone with you. Otherwise you'll have to shout for help or try and crawl to the phone."**

She suggested that if it looked like it might be some time before help arrived, it was important to try and keep moving to keep the blood circulating, for example paddling your feet, clenching your buttocks or swinging your arms (depending where the injury is, of course). And if it is cold in the house, try and find something to cover yourself such as a towel if you have fallen in the bathroom.

"If you do fall but feel OK, then you need to get up off the floor," Chrissy said. She demonstrated how to bottom shuffle towards the stairs or a sturdy chair and how to use that support to try and stand up, or at least sit down properly.

Then, the important thing is not to forget about it but to ask ourselves **'why did I fall?' 'Could it have been avoided?'** For example: poor footwear, socks on a slippery surface, is the house too cluttered – with potential trip hazards? Do I try and walk to the loo at night without putting the light on? Even a child's light in the hall would be an improvement.

Chrissy said she and her colleagues do a lot of work with people who have fallen but she would like to also work with the 'pre-fallen'. **"Tell your GP if you are feeling unsteady and we can do an assessment and give you exercises to do. We are more than happy to do that."**

She also stressed that if we fall, whether we are hurt or not, we should tell our GP. That way the doctor can tell if there is a pattern developing and then assess what may be behind the problem. It could be caused by new medication or a start of a longer-term problem which can then be treated more quickly, for instance.

"And we all lose our 'righting' reaction as we get older, but we can do exercises to help us keep our balance. For example, stand at the bench and balance on one leg and try holding on with just your fingertips."

Chrissy said that her pet hate is sloppy slippers. Slippers should be well-fitted and have, for instance, Velcro fastening.

"We need to remember that falling is not inevitable and we should all make sure we do our best to help ourselves."



Visitors to the Forum stand

Better vision for older people

Executive Committee member Jim Cantle tells us about the results of a study 'Understanding the Lives of Older People with Vision Impairment'

My wife Lynn and I attended a presentation at Tavistock Square to discuss the findings of a research study undertaken by the Thomas Pocklington Trust into the effects of sight loss in older people. About 30 people were there, most of whom were sight impaired as I am.

Almost two million people in the UK experience sight loss as they age. 50% of people over 90 are visually impaired. Women, poorer people and those from Black and Asian minority ethnic communities are more likely to be affected. Age related macular degeneration is the main cause of sight loss followed by glaucoma.

There were many findings but the main ones were that becoming sight impaired in later life entails learning new skills, accepting help and learning to benefit from technology.

Different types of technology were discussed varying from high tech scanners, voice activated mobile phones and readers to the more commonly used magnifiers, talking books and newspapers.

Also frequently used were kitchen equipment like talking scales, measuring jugs, microwaves and liquid level indicators. Many of those present did not know of the toggle under traffic light boxes which turn when it is safe to cross.

Safety was a big issue, especially outside of the house with uneven pavements being the main concern. In the home, many people had difficulty finding the right people to access their needs to help adapt their homes. Wet rooms, guide rails, better lighting and colour contrast in the kitchen were all helpful.

By far the most noticeable problem was the lack of information given to people newly diagnosed with sight loss. Many were discharged by hospitals after being told that they were going blind and there was nothing more that could be done.

There is a huge need for newly diagnosed or registered people to be signposted to the right services and organisations as there is a lot of help and advice available – but only if you know about it. For more information, visit www.pocklington-trust.org.uk

Chair's Column



In my last column, I mentioned evening meetings and our need for interesting speakers. The evening meeting in June was very poorly attended, although it was the hottest day in London for 40 years which might have been the reason. We will try again.

However, we have heard nothing from you, our members, regarding topics you would like to have covered or people you would like to hear speak. I am sure that many of you have fascinating insights, stories to tell, reminiscences etc... why not consider sharing your experiences with fellow members?

In June we had our 15th Falls Day – quite a record. It was the best ever and you will be able to read the report in this newsletter. It was really heartwarming for us to receive so many compliments about the day from those who attended and, as always, Jan Oliver and her team, together with Dominic Hall and his Fusion colleagues must be thanked for their hard work.

As you know the day is a mix of talks, activities, lunch, tea and cake! One thing I noticed this year was the wonderfully warm atmosphere when many of those attending simply sat down with others to have a chat. Old friendships were renewed and new ones formed. Such an important aspect of Forum membership.

Many of you will have participated in activities organised by the Forum Social Committee. The committee is very keen to attract new members and if you feel able to join them you would be most welcome. Even if you could organise just one event it would be great and you might bring fresh ideas for social activities. Please contact the office if you think you can help.

Three members of the writing group, Rhonda, Mala and myself are hoping to start a 'Reminiscences' project with some people who live at Beaumont. We have had an initial meeting with some residents and, led by Rhonda, hope to get started at the end of the summer.

As you know I am passionate about volunteering and was inspired to hear about the work of one of our members, Desi Page. Twenty-five years ago Desi started a charity in the UK to help support children and young people with serious disabilities in Zimbabwe. She has recently travelled to Zimbabwe to celebrate the 25th anniversary and will be talking to us in November about her experiences and the amazing work they do with these young people.

As I said, some of you have such great stories to tell – why not consider sharing them with us all?

Christine Whetstone

Calling CAB Enfield

A Big Lottery funding grant will make it easier to telephone CAB Enfield if you need advice. Call 0300 330 1167 Monday to Friday 10am to 4pm. It's usually easier to get through in the afternoon, says CAB chief executive, Jill Harrison. Or you can email the CAB via their website www.enfieldcab.org.uk

A Deputy Mayor for older people

London Mayor Sadiq Kahn has appointed nine Deputy Mayors in the 15 months he has been in office. Each of them has a different portfolio covering, for example, education and child care, housing, business, transport, policing and crime, planning, environment and energy.

There is also a so-called Tsar responsible for encouraging more cycling and another Tsar monitoring London at night – all very important tasks, no doubt. But with over two million Londoners over the age of 50, our Forum has been asking who is responsible for engaging with older people forming 25% of London's population.

The answer apparently is a Matthew Ryder QC, Deputy Mayor for social integration, social mobility and community engagement. Older people is tagged on to his brief – not part of his title – and we don't think that is good enough considering bringing communities together in face of recent race hate incidents must be a full-time job.

The Greater London Region of the National Pensioners' Convention representing 150 affiliated organisations has now supported our request that the London Mayor appoints a deputy specifically responsible for helping to secure a better life for older people, with particular emphasis on overcoming loneliness and enhancing the health and well-being of elderly Londoners.

"It is our belief that the concerns, hopes and aspirations of older Londoners are important and urgent enough to warrant the attention of a Deputy Mayor," said Ellen Lebethe, NPC Vice President in a letter to London Mayor, Sadiq Kahn.



Forum's president, Monty Meth advocates a Deputy Mayor for older people at a recent NPC meeting

Missing out

If you are a state retirement pensioner, you will be the lucky recipient of a £10 Christmas bonus awarded to us by Prime Minister Ted Heath in 1972, following an appeal by National Pensioners Convention president, the late Jack Jones.

Lord Stoddart of Swindon recently asked the government what the value of that same £10 – unchanged for 45 years – would be today if it had kept pace with average earnings. The answer is, by last year it would have been £202.

No comment!!

Poetry Corner

Kleenex or Linen hanky?

Me linen hanky is full of germs, or this is what I'm told
But I keeps it folded in me pocket, so no one gets a cold

"It's more hygienic if you use a tissue"

"Then thrown in a bin doesn't become an issue"

"Catch it bin it and kill it", was supposed to stop the flu
But whether you believe this is entirely up to you

I rinse out me hanky regularly, then it goes into the machine
It gets hung out upon the line, and now it's super clean!

As I looked down at the washing basket, something caught my eye
I haven't sussed it out yet, but soon know the reason why

Amongst the washing are "white bits" as I peg it to the line
A tissue been left in a pocket, no doubt for quite some time!

So if tissues are more hygienic, why are they left laying around
On the stairs or on the floor, just waiting to be found?

Stephen Jennings

Member of Forum Poetry Group

Letting your heir down!

"Britons are ignoring Inheritance Tax (IHT) planning tools that could help them to pass on more of their estate to the next generation." writes George Ttoui.

Over recent years, house price inflation and increasing value of investments like shares and investment funds contained in ISAs have combined to push a higher proportion of estates over the nil rate band for Inheritance Tax.

In some cases the new residence nil rate band will help to a degree but with the IHT threshold frozen at £325,000 per individual until at least 2021 and government receipts growing by a fifth in the last year*, IHT is not just a tax for the rich or even for the moderately wealthy. The matter has been eased since the introduction of the new Residential Nil Rate Band on 6th April 2017. Although this is not automatic for those that qualify they can benefit with an additional £100,000 to offset against their estate for Inheritance tax. **This makes the total Nil**

Rate Bands £425,000 for each individual who meets the criteria to qualify for the new top up band.

Despite the fact that more estates are paying IHT, there are ways to prevent families paying over the odds.

For example, those with sufficient assets to trigger an IHT liability when they pass away could use the exemption which allows anyone to give away £3000 worth of gifts each tax year without them being included in the value of their estate.

However, according to a recent survey by Canada Life** only a fifth of respondents aged 45 or over with assets worth more than £325,000 said they had gifted money, which could result in their families paying more IHT than they need to.

Another way to minimise the impact of IHT is to take out a whole of life insurance policy. This pays a lump sum on death and when the policy is written in Trust the payout can help offset or eliminate an IHT bill.

Yet nearly three quarters of those with a potential IHT liability said in the Canada Life survey that they didn't see the need to use life insurance, indicating an acute lack of understanding.

Whilst inertia and ignorance of estate planning is good news for the Treasury, which relies on it to ensure its tax receipts, the widespread lack of knowledge will worry many potential heirs. Taking the appropriate advice can go a long way to alleviating those concerns.

A Chartered Financial Advisor can help families with the transfer of wealth in an orderly and tax efficient manner establishing trusts, life insurance where appropriate and so on. Whilst also ensuring that the person who is arranging their estate has enough income to maintain their normal standard of living.

With the right advice, more estates could be removed from the grip of IHT and bereaved families could be spared the extra heartache of paying unnecessary tax.

"There is a strong relationship between the lack of understanding of simple estate planning tools by the wealthy and the lack of take-up of financial advice" says Karen Stacey, head of technical services at Canada Life.

"There is a perception that tax planning is too complicated and time-consuming, which is not the case. Writing a Will is an absolute must, while gifting money is incredibly simple. Even options seen as complicated such as setting up a Trust can be very simple when consumers know who they want to benefit from their estate and get advice from a professional on how to achieve the objectives" she says.

* HMRC 29th of July 2016

** Canada life survey September 2016 of 1001 UK consumers aged 45 or over with total assets exceeding the individual inheritance tax nil rate band of £325,000.

If you are concerned about the effect that IHT will have on your estate and the amount of money that will be left to your family and friends you will be able to speak to George Ttoui in person. George is available on the following Monday mornings between 10 AM and 12 midday at the drop in advice centre at Dugdale Centre corner of London Road and Cecil Road for a free discussion.

**Monday 14 August,
Monday 11 September
Monday 25 September**

Or to arrange a confidential private consultation please call George Ttoui's office on (020) 8882 6688

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WEALTH MANAGEMENT

Pension age up Life expectancy stands still

Within 24 hours of being told that the 100-year long increase in life expectancy had actually stalled since 2010 – and our lifespan may even be getting shorter – the Government still went ahead and announced that some six million people now aged between 38 and 47 will not qualify for a state retirement pension until they are aged 68.

The Institute of Health Equity, led by the highly respected Sir Michael Marmot, said life expectancy was now “grinding to a halt”. It had been going up with women gaining an extra year of life every five years and men an extra year every three and a half years.

The slowing growth in life expectancy dates from the financial crisis in 2009 and the following austerity years of cuts, and Sir Michael said that “*miserly*” spending on health and social care in recent years had affected the amount and quality of care that older people receive.

Changes in legislation already enacted mean that the women’s state pension age is rising from age 60 to 65 by November 2018. All state pension ages for men and women will then rise to 66 between December 2018 and October 2020 and to 67 in 2028. But the pension age increases to 68 in 2036 – seven years earlier than previously planned.

Despite the changes, the government believes people will still draw a state pension for almost a third of their lives, but this does not take into account that people spending a lifetime doing manual work, or earn poor wages are more likely to endure more years of ill-health and live shorter lives.

In the absence of a flexible retirement age, “**too old and ill to work, too young to draw a state pension**” is likely to be the fate of Britain’s 16 million pensioners by 2040.

R U 1 in a million?

Really this should be one in 1.4 million. Believe it or not, this is the number of pensioners the government believes could and should be claiming more money in the form of Pension Credit, but in failing to do so are losing hundreds of pounds every year.

Pension Credit is designed to lift the income of the poorest pensioners to a minimum basic level. The payment is free of tax and comes in two parts. The first part is called ‘**Guarantee Credit**’ and tops up your weekly income to a basic minimum level, which is currently £159.35 for single people and £243.25 for couples.

The second part is ‘**Savings Credit**’ which is an extra payment for those pensioners who saved money towards their retirement and retired before 6 April 2016.

The quickest way to see if you qualify for either payment is by calling 0800 99 1234,

Before calling have your national insurance number and a note of your pension income and any social security benefits, your bank details and any income from savings.

Enfield Borough Over 50s Forum

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WASPI asks for fairer pensions

Women Against State Pension Inequality (WASPI) is fighting for fair transitional arrangements for women born in the 1950s

About 15,000 women in Enfield who were born in the 1950s are being unfairly treated by changes to the age at which people are eligible for pensions, according to WASPI.

The equalisation of state pension age at 65 for both men and women was first set out in the Pensions Act 1995 and the increase to 66 was specified in the Pensions Act 2007. Most people can see the logic of raising the women’s pension age from 60 to 65, and that, as people live longer, raising the age for both to 66.

Mary Duggan from WASPI told attendees at a recent Forum meeting that “WASPI agrees with this equalisation, but does not agree with the unfair way the changes were implemented.”



Mary Duggan at the Beaumont Centre

The problem is a result of a 2011 decision to raise the pension more quickly than initially planned which means “**hundreds of thousands of women born in the 1950s (on or after 6th April 1951) have been hit particularly hard.**”

“We are angry that we have been treated unfairly and unequally just because of the day we were born. Significant changes to the age we receive our state pension have been imposed upon us with a lack of appropriate notification, and much faster than we were promised,” said Mary.

She is especially concerned that many women do not know about the changes and so are unprepared and unable to make alternative arrangements. “And there is no guarantee that further changes cannot be made. The pension pot is not ring-fenced and it is a worrying state of affairs that could affect everyone in the end.”

In the most extreme cases, the loss for 1950s could amount to £45,000, says WASPI. And the situation is made worse because many women are already out of the labour market, caring for elderly relatives, providing childcare for grandchildren, or suffer discrimination in the workplace and so struggle to find employment.

“We demand that fair transitional arrangements are put in place. This means a bridging pension and compensation for those affected to cover the period between age 60 and the new state pension age. We need women to write to their MPs and make a fuss.”

There is more information and letter templates at www.waspi.co.uk and anyone can join WASPI campaign group to help fight the cause.

To find out what your own state pension age will be and your state pension forecast, go to www.ourstatepension.campaign.gov.uk

Appenticeships??

A minister has been heckled by MPs for suggesting women over 60 facing poverty could start an apprenticeship.

During a debate on the plight of WASPI women, Minister Guy Opperman said the government was “actually doing a significant amount” to address the individual difficulties of older workers trying to enter the labour market - including by offering them apprenticeships. “We have also extended apprenticeship opportunities as one of the best routes to skilled employment for people of all ages and gender.” Labour’s Graham Jones, raising a point of order, said: “I’m struggling to hear the debate, did the minister just say that women aged 64 could go on an apprenticeship course?”

Providing for a child with special needs

Making provision in a will for a beneficiary who is not able to lead an independent life because they have special needs requires careful consideration. In my experience, the wish for a parent or grandparent is to ensure the disabled child has a quality of life that is similar to a child without special needs, whilst recognising that the child with the disability is vulnerable. What are the options available to the parent or grandparent when constructing a will?

One option is to leave assets to the disabled child absolutely. This will not be the right option if the gift is substantial, because it may cause them to lose means tested state benefit, and the gift may make the child vulnerable to financial abuse.

A second option is to make larger gifts to other family members in the hope they will support the disabled child as and when necessary. The problem with this option is that the other family member may become unwilling or unable to assist because of death or ill health. They may lose the money by reason of bankruptcy or divorce. You may trust the relative, but do you trust the relative's partner not to sway the relative away from what was originally intended?

A third option is to make provision for a child with special needs in a trust created by your will. The child will be one of two or more beneficiaries (usually the class of beneficiaries includes the children and grandchildren of the person making the will).

The trustees will be given discretion about how and when to distribute income and capital amongst the beneficiaries. The disadvantage of this type of provision for the disabled child, like all the other potential beneficiaries, is that he or she may get nothing.

The advantage is the wise and guided trustee may distribute the trust fund amongst the beneficiaries in such a way that the disabled child benefits without losing means tested state benefit or support for care from social services.

Care must be taken as to whom to appoint as the trustees, to ensure that your wishes are more than likely to be followed after your death. Parents can help the trustees in their decision making by preparing a letter of intent at the same time as the will explaining the manner in which they have approached the question of supporting the child and why, if applicable, only limited provision has been made.

Exclusively for Forum members Stennett & Stennett will be holding a "Wills Week" from 2 - 6th October 2017 at its office at 4 Winchmore Hill Road Southgate London N14 6PT. For that period only, the price for a basic Will will be £99 plus Vat per Forum member per Will. The usual price for a basic Will is £195 plus Vat. That is a remarkable saving of £115.20.

Please call Stennett & Stennett in advance on 020 8920 3190 to make an appointment. Your Forum membership card and identification documents will be required.

Legal services for older people

Advice for families and carers
Long term care fees
Court of Protection



STENNETT AND STENNETT

Solicitors and Estate Agents
4 Winchmore Hill Road Southgate N14 6PT
020 8920 3190

Community shopping trips

A local charity is looking to set up shopping trips for older people – and seeking voluntary drivers to help keep costs down

Enfield Community Transport (ECT) is a charity which, for over thirty years, has provided vehicles, up to and including 16 seat, which have been suitably adapted for wheelchairs, to the voluntary sector and other community organisations in the London Borough of Enfield.

They can either be driven by a member of the organisation hiring or ECT can provide volunteer drivers. Our operation is wholly dependent upon self-generated income through the transport services we offer.

ECT has recently conducted a review of the services it provides as a Community Transport Organisation and looked at services being provided successfully by other similar organisations.

One service being provided successfully elsewhere is shopping trips with a driver for isolated older people in particular.

The type of service provided is to collect a group of 10 to 12 residents in an area who would wish to travel together by coach to a local shopping centre – in our case Brookfield Farm seems the most appropriate destination – enjoy approximately two hours there, and then be returned to their home addresses with assistance to carry shopping into their property.

The overall outing would last for approximately four hours including travel time. It would take place between 10am and 2pm to avoid rush hour traffic and school traffic times.

The service would be on a regular weekly or fortnightly basis, depending on demand, and it would be designed to create a community experience based on the provision of a practical service to local residents.

There would be a charge for the service; as a local charity, we would be operating the service on a not-for-profit basis and to do

this, based upon estimated costs, we are looking at pricing the service at around £10 per person for a round trip.

This includes an allowance for using paid drivers to help ensure we can commit to a programme of shopping trips.

ECT is anxious to test if there would be a call for this community provision in the Enfield area. If you feel as an individual, group of friends, sheltered housing facility or residents organisation you would be interested we would invite you to contact us (*details below*) to discuss requirements and/or comment on how we could make the proposed service more attractive to you.

If the demand is there we are looking to provide a service for all parts of Enfield, but, practicalities of logistics and cost mean that we will be guided, at least initially, by the areas where the most demand appears to be. Your feedback is very important in helping us identify these areas and we thank you in anticipation of that.

We could consider reducing the price if we had more volunteer drivers able to give their time on a regular basis. Over the years this has been a favoured occupation for retired folk who have wanted to make a contribution to the wellbeing of their local community.

We would like to see this continue, so if driving one of our minibuses and serving your local community, on shopping trips or any other transport requirement, appeals to any of you reading this, please contact us.

Contacts: email ect@enfieldcommunitytransport.co.uk; Phone 020 8363 2255; or, write to Enfield Community Transport, Morson Rd Depot, Morson Road, Enfield, EN3 4NQ.

A friendly phonecall

Independent Age is offering a Friendship service to older people who are feeling lonely. It has friendly trained volunteers willing to make regular calls to the people who need them to help make a difference to their lives.

One in five older people in the UK are in contact with friends, family or neighbours less than once a week and for one in 10, it's less than once a month, says Jeanette Bates, Head of Wellbeing at Independent Age.

“Many of the older people we help have told us that it can make a huge difference to their wellbeing if they have a call to look forward to each week or fortnight.”

Older people who would like to receive regular calls from a volunteer, can call 0800 319 6789 or visit the website www.independentage.org

Keep well and prevent shingles

A London-wide Keep Well and Prevent Shingles campaign to raise awareness of the vaccination programme for people aged 70 to 73 has been launched after figures showed the capital has just a 48% vaccination rate compared with the rest of England on 58%.

Anyone aged between 70 and 73 is entitled to the free shingles vaccination at any time, which can in most cases be given by your GP at the same time as the annual flu jab. Those aged 78 and 79 can also be treated, right up until their 80th birthday.

The Forum campaigned long and hard for the shingles jab to be made immediately available to everyone aged between 70 and 79 as the most effective way of securing protection, but the NHS preferred the drip-drip annual take-up according to age.

The result? It is almost certainly costing the NHS more to treat patients who catch shingles, than would a comprehensive vaccination programme.

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- **Specialist dementia care and Alzheimer's care**
- **Shopping**
- **Meal preparation**
- **Personal care**
- **Local transportation and errands**
- and much more

The service provided was excellent and enabled me and my sister to know that our father was being properly cared for, particularly important as we both live some distance away. I would have no hesitation in recommending Home Instead.
Mrs N, Client's daughter.

Contact us on 0203 6024068

Home Instead Enfield, Unit 22, 26-28 Queensway, EN3 4SA

www.homeinstead.co.uk/enfield

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www.homecarepreferred.com

Fusion adds more classes London Bridge attacks condemned

From September, both walking netball and walking football will be available at Southbury Leisure Centre as part of the Tuesday Over 50s Day. The time for walking netball is still to be confirmed, but walking football will be 10.45am – 12.15pm.

There are also new walking football sessions scheduled to begin at Edmonton Leisure Centre on Fridays 2-3pm. And yoga is now available at the Monday Over 50s Days at Edmonton from 3-4 pm. Tai chi at Edmonton has been moved to 12.40-1.40pm on a Friday. Ask for an updated timetable at your leisure centre.

Swimming lessons

Fusion will be starting swimming lessons for the over 60s in September. Details were still being finalised as we went to press, so ask for details at your local centre or email the Fusion Over 50 Co-ordinator Dominic Hall on dominic.hall@fusion-lifestyle.com

Over 50s Days

Over 50s Days take place at Edmonton leisure centre each Monday and Friday, Southgate (Tuesday and Friday), Southbury (Tuesday and Wednesday) and Albany (Thursday). The cost is £8.30 per day or £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.

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

http://www.fusion-lifestyle.com/contracts/Enfield_Council

Talat Shaikh, Chairman of the Board of Trustees at Palmers Green Mosque and a member of the Forum's executive committee, issued this statement condemning the attack at London Bridge in June.

"As hundreds of thousands of Muslims in the UK prayed through the night in mosques and community centres during this month of Ramadan, a group of evil people perpetrated a horrific attack against our home. Ramadan has seen horrific attacks in Kabul, Baghdad and now London.

"The streets around London Bridge and our famous Borough market were filled with panic and mayhem. These actions are those of cold blooded murderers. Any claimed affiliation to religion and religious belief are a misnomer.

"If they claim to be Islamic, they are not in any sense of the word, especially carrying out these acts in the holy month of Ramadan, a month of Mercy.

"As we have said before, those who think that such actions are justified are not only misguided, they are wrong. They should face up to the horrors they deem acceptable and be held accountable for their heinous views.

"This is our home. We need to secure our homes, families, neighbours and our city. And it is important to show a defiant face to these criminals while standing together with those who work to protect us – whether it is the Police, other emergency and security services or even vigilant members of the public.

"Our prayers are with them and victims of these attacks and also with the hundreds of people who offered a support and solace for those stranded in London last night."

The Enfield Advertiser used this statement as the basis for its lead story on 7 June under the headline 'No Place for Hate'.

Not already a Forum member?

If you are not already a member, why not join Enfield's Over 50s Forum?

Keep up to date with issues that may well interest and concern you – and take advantage of the discounts offered to members by Fusion, which runs the borough's leisure centres. Membership is only £9 per year for individuals, £13 for couples or you can join our band of 356 life members for £100 (£150 for couples). Organisations can affiliate for £22 a year. Forms can be obtained from our website www.enfieldover50sforum.org.uk or by email info@enfieldover50sforum.org.uk or by post (call the office 020 8807 2076).

Renewals

Membership renewals were due on 1 April, so members that have not yet renewed will not receive any more newsletters. So, if a friend remarks that they are not receiving a newsletter, this may be why.

Membership fees can now be paid on line, but in order for us to reconcile your payment, you must give your bank a payment reference, which includes your surname and postcode and also send your contact details by email to membership@enfieldover50sforum.org.uk

Scientists say memory loss is good for you

Next time you can't find your keys, find yourself in trouble forgetting your partner's birthday or can't recall why you went upstairs – don't blame old age, just put it down to what scientists say is your brain's "evolved mechanism for neuronal transience".

Brain scientist Blake Edwards from the University of Toronto spells his theory out in the journal *Neuron*. He says: "We think an important part of being intelligent is about forgetting the details of past experiences."

He goes on to argue that the things you forget are as important for brain efficiency as those you remember. The result? The brain actively promotes forgetting! Research over the last five years has shown that forgetting is something the brain actually expends energy on, says Professor Richards.

Recent research in mice has found that, rather than being a passive process, the brain seems to encourage the loss of memories. While the brain was capable of storing almost every event that occurs in our lives, those with superhuman memories tended to be psychiatric cases, not high achievers, claims the Professor.

Take all this with a pinch of salt if you want, but it's a good excuse for forgetting your wedding anniversary.



Always look on the bright side of life

Shirley & Marcy

A mother was concerned about walking her son to nursery school every morning. He didn't want her to walk with him. She wanted to give him the feeling that he had some independence but yet know that he was safe. So she had an idea how to handle it. She asked a neighbour if she would follow him to school, staying at a distance, so he probably wouldn't notice her. Her neighbour said that since she was up early with her toddler anyway, it would be a good way for them to get some exercise.

The next school day, the neighbour and her little girl set out and followed behind Tommy as he walked to school with another neighbour's girl he knew. She did this for the whole week.

As the two kids walked and chatted, kicking stones, Tommy's little friend noticed the same lady was following them every day all week. Finally she said to Tommy: "Have you noticed that lady following us to school all week? Do you know her?"

Tommy nonchalantly replied: "Yeah, I know who she is."

The little girl said: "Well, who is she?"

"That's just Shirley Goodnest," Tommy replied, "and her daughter Marcy."

"Shirley Goodnest? Who is she and why is she following us?"

"Well," Tommy explained: "Every night my Mum makes me say the 23rd Psalm with my prayers, 'cuz she worries about me so much. And in the Psalm, it says, 'Shirley Goodnest and Marcy shall follow me all the days of my life,' so I guess I'll just have to get used to it!"

May Shirley Goodnest and Marcy be with you today and always. I know you smiled! I sure did.

Old Casanova

Clement Freud claimed that a woman once called down to him from a window "Why don't you run upstairs and make love to me?"

Freud replied: "Madam, at my age it is one thing or the other, but not both."

Texting

An elderly couple had just learned how to send text messages on their new mobile phones. The wife was a romantic type and a retired English teacher of Classics.

The husband, a retired Naval officer, was more of a no-nonsense guy. One afternoon the wife went out to meet a friend for coffee. She decided to send her husband a romantic text message and she wrote:

"If you are sleeping, send me your dreams. If you are laughing, send me your smile. If you are eating, send me a bite. If you are drinking, send me a sip. If you are crying, send me your tears. I love you."

The husband texted back to her: "On the toilet. Please advise."

Police seek community support

Borough Commander sets high aims for the police in Enfield and asks public to work in partnership

Detective Chief Inspector Iain Raphael, Enfield's Borough Commander, says his vision is to make Enfield the safest borough in London; an aim he says is "probably achievable but certainly a big challenge".

DCI Raphael spoke to the Forum's monthly meeting at the Civic Centre in June, outlining the plans and priorities for the police force in Enfield and acknowledging that his team relies on information and public support.

He explained: "The first role of the police is to prevent crime. Then, when a crime is committed, that response must come from the sharpest, smartest, professional, most caring individual the police officer can be, and thirdly, we work in partnership with community and partners."

There are four drivers to instill values:

- 1) Integrity – adopt an evidence-based approach
- 2) Professionalism – don't do bad work, don't accept bad work, don't pass on bad work
- 3) Courage – look after and support each other
- 4) Compassion – treat the public as we would want our family to be treated.

DCI Raphael says gun and knife crime is on the increase in Enfield and it is a

priority for the police. Other priorities include improving emergency call response, with a particular focus on domestic abuse, and dealing with outstanding suspects, prioritised by risk of harm.

Terrorism is also taking up resources, especially when Enfield, like other boroughs, has to send officers into central London or across town when needed for major events.

"Are we stretched? Yes, we are definitely under pressure. Would I like more police officers? Of course. But the community is our biggest way to combat terrorism. Our people see things that are unusual but we rely on your knowledge and expertise and we want you to tell us."

The police are working with schools and parents to teach young people about the dangers of carrying a knife. "We want to make it socially unacceptable among the kids themselves to carry a knife."

DCI Raphael says: "Overall this is one of the safest places to be in London but we do have a lot of challenges and we need the community to support us in our efforts. Understanding the causes of crime is important as that is how we prevent it."



Police resources in Enfield Borough

Over 550 police officers plus 50/60 police staff including PCSOs.

Emergency response team: 220 officers (five teams led by inspectors)

Detective (CID): 135 officers looking into more serious complex crimes, including major crime, missing people, sex offenders, hate crime, domestic crime

Neighbourhood policing: 180 officers, including two officers and a PCSO for each of the 21 wards

Remember these 10 golden rules to help you prevent fraud and beat the 'scammers'.

1. Be suspicious of all 'too good to be true' offers and deals. There are no guaranteed get-rich-quick schemes.
2. Do not agree to offers or deals immediately. Insist on time to obtain independent or legal advice before making a decision.
3. Do not hand over money or sign anything until you have checked the credentials of the company or individual.
4. Never send money to anyone you don't know or trust, whether in the UK or abroad, or use methods of payment that you're not comfortable with.
5. Never give banking or personal details to anyone you do not know or trust. This information is valuable so make sure you protect it.
6. Always log on to a website directly rather than clicking on links provided in an email.
7. Do not rely solely on glowing testimonials. Find solid, independent evidence of a company's success.
8. Always get independent or legal advice if an offer involves money, time or commitment.
9. If you spot a scam or have been scammed, report it and get help. Contact ActionFraud on 0300 123 2040 or online at www.actionfraud.police.uk. Call us on **101** if the suspect is known or still in the area.
10. Don't be embarrassed about reporting a scam. Because the scammers are cunning and clever there is no shame in being deceived. By reporting you will make it more difficult for them to deceive others.

Calling for more black blood donors

We all know that all blood is red, but the NHS has launched an urgent appeal for more black blood donors, so the Forum is asking its black readers to consider answering the call and also asking them to spread the word to others in their communities, neighbourhoods, churches, clubs and allotments. NHS Blood & Transplant (NHSBT) needs 40,000 more black donors to meet the growing demand for a special type of blood more common in black people.

Between 2014 and 2016 there was a 75% increase in the quantity of Ro blood issued to hospitals in England. A high proportion of it is used to treat sickle cell disease, a condition not uncommon in people with an African or Caribbean background.

The illness affects about 15,000 UK residents and can be extremely painful, cause life-threatening infections and also complications, such as loss of vision and strokes. Transfusions can help prevent or relieve these symptoms. To get the best treatment patients need closely matched blood which is most likely to come from those of similar ethnicity.

At the moment only 1% of blood donors are black. We have a substantial population of black people in Enfield and in our membership, many of them with first-hand experience or knowledge of sickle cell, and so we are certain we should respond to the appeal.

Recent tragic events have seen great numbers offering to donate to the general pool nationally, and NHSBT has been able to maintain provision through its emergency stocks but it does need to have the right mix of blood types and donors.

We have all seen how the victims of the horrors from Manchester and London came from diverse places and backgrounds and we need to do our bit to ensure that NHSBT has the supplies it relies on. Lives depend on them.

So, come on all you fit over 50s, there's only a momentary scratch involved and you get a cuppa and a biscuit afterwards. If you don't feel you are up to it ask your relatives and friends and let the Enfield Over 50s Forum lead the way in answering this appeal.

For details: www.blood.co.uk

The NHS Give Blood app
Or phone 0300 123 23 23

The 'demographic timebomb' - myth or cop-out?

Yes, that old chestnut, trotted out in every discussion of healthcare. But how real is the 'demographic timebomb' and what effect is it really having on healthcare?

Is the population ageing?

As every commentator knows the population is ageing; for the first time in history there are now more people in the UK aged 65+ than under 15. But what is less appreciated is that populations age slowly. Its impact on healthcare may therefore be much less than expected. Strunk and colleagues estimated that the effect was an increase in patient care of 0.35% per year between 1995 and 2005.

What is important?

In 1900 the median age (e.g. half the population is younger, half older) was 24 with a life-expectancy of another 39 years. In 2009 the median age was 42 with a further life-expectancy of 42 years. In other words, in terms of years remaining, those aged 40 in 2009 were younger than those aged 24 in 1900. This is important because many attitudes and behaviours relate more to remaining life-expectancy than actual age.

So why is the NHS struggling?

At least one reason is that whilst life-expectancy has risen, healthy life-expectancy has not risen as quickly. This is by no means inevitable; for males there is a 15.5 year gap in healthy life-expectancy between the best and worst Local Authorities (Wokingham and Blackpool), for females it is 17.8 years (Richmond upon Thames and Manchester). The consequences of this are staggering; one study found that 42.2% of all patients had at least one condition, 23.2% had two or more.

So, what can be done?

Most causes of ill-health are either entirely or mostly preventable. Tobacco, high blood pressure, a high BMI account, alcohol and low physical activity account for some 40% of disability adjusted life-years in the UK. This effect persists regardless of age; even at age 75, healthy lifestyles have been shown to add 5 years to life-expectancy.

Glen Stewart

Assistant Director Public Health, London Borough of Enfield

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SOCIAL CALENDAR

As usual we try to cater for all tastes and pockets but are always looking for ways to ensure that we cater for as many members as possible. We can only do so much and whilst we are a pretty imaginative and adventurous group most of us have busy lives: don't forget that we are volunteers. More events will be added as we develop our programme. We welcome suggestions which you would be prepared to carry this forward with the experienced assistance of committee members. Be creative!! If you have ideas to put to the committee, you can contact me, Irene Richards, on 0203 715 0946 or, preferably, by email: poosticks2@sky.com NB: Do please note the occasional advisory warning re limited mobility – this is done when necessary to avoid you booking for a trip, etc. for which you are not able. You cannot always rely on others to help you.

A message from Sue Scott, member of the Social Committee

COFFEE CLUB 10am–12noon, first Wednesday of each month at Trent Park Country Park Café starting 2 August.

I am proposing to start a Coffee Club at Trent Park. It is a beautiful area with plenty of outside seating and good car parking. In poor weather, the cafe is very welcoming inside. You can drop in, very informally, any time between 10 and 12 for a coffee and a chat. The park is served by buses 121, 298, 299, 307, 377 and 384. Cockfosters tube station is a 5 minute walk away. One proviso – it is a dog walkers' paradise so there are many dogs around. You might want to bring yours!

Hope you can join me. Further details 020 8368 0861 or scotsf48@hotmail.com

Saturday 2 September. Lunch and Talk

by 'Heir Hunter' at the North Enfield Conservative Club Baker Street, Enfield. Buses 191, W8. Plenty of Car Parking space at the Club. You have all watched the programme, now come and listen to the fascinating tales of a Heir Hunter. He will hold your interest on how he stumbled into this interesting career, telling sad, funny and unsolved mysterious stories. He even traced the beneficiary of £1 million, you will be amazed at the outcome! All this whilst you enjoy a delicious two course buffet lunch. Cost: £13.50. Meet in the bar 12.30 for 1pm lunch finishing approx. 3.30pm. **To book your place ring Jacky Pearce 020 8482 3575.**

Saturday 30 September at 7.30pm.

Songs of the Silver Screen Concert at St Mary Magdalene Church Hall, Enfield.

This concert, given by Southgate Opera, includes songs from such films as *The Jazz Singer*, *42nd Street*, *The Wizard of Oz*, *Guys and Dolls*, *Annie Get Your Gun*, *My Fair Lady*, *Night and Day*, *Top Hat* and *Les Miserables*. Tickets are £13 each, which includes light refreshments and wine. **To book tickets or for more information please contact Gillian Porter on 07931 330368 or email gillianporter123@hotmail.com.**

Wednesday 8 November at 2.30pm. 42nd Street at the Theatre Royal, Drury Lane.

This is the song and dance American dream fable of Broadway featuring many iconic songs. The tickets are for a matinee performance and cost £35 each. To book tickets please contact **Jean Mittins on 01279 899069** or email mercia1211@talktalk.net.

Christmas Dates for your diary – More details in the October/November newsletter.

Friday 2 December 8-11-30 pm

Back by popular demand – Christmas Party

with Danny's Disco

Kick off your Christmas celebrations here!!

Monday 11 December 12-4pm

Lunch with the Myra Terry Duo

Monday 8 January 12-4pm

Lunch with the Myra Terry Duo

Fabulous Offers for 2018

Recharge at Ragdale! Join us on a two night Spring break in 2018 to the best spa/hotel in England (Leicestershire). Cost, including amazing full board, delicious treatments, a huge variety of classes and phenomenal spa area, to be confirmed. Ladies and gents, new and old members and those unaccompanied all welcome. **To express your serious interest and for further information, contact Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com**

11 June 2018 Amalfi Coast. Bookings are open for this **fabulous 8 day trip** next summer with Travelsphere. Pastel-coloured villages clinging to cliffs, spine tingling views from zigzagging coastal roads and scented gardens that sweep down to the shimmering seas. Soak up Europe's most photogenic scenery and visit stunning resorts on this elegant coastline. All excursions included and half board accommodation in a 4* hotel in Naples. We will visit Amalfi, Ravello, Sorrento, Positano, the isle of Capri and Pompeii. Join us by requesting without delay a booking form with full details from **Olivia on oliviagoodfellow19@gmail.com or 020 8447 8841.** New members very welcome. Price £1106 sharing or £1256 single occupancy.

3 September 2018 French Riviera.

Bookings now open for this **chic 8 day escorted trip** by Eurostar and TGV from St Pancras. Soak up the sun as well as the glitz and the glamour of the Cote d'Azur's most famous resorts from Cannes, the sometime stomping ground of Hollywood's star players and your base for this super trip. You will visit Nice, St Paul-de Vence, Antibes, Monaco, Monte Carlo, San Remo, St Raphael and of course St Tropez. All excursions are included and our 4* hotel in Cannes, with swimming pool and stunning beach will provide breakfast. For further information and a booking form, contact Olivia on oliviagoodfellow19@gmail.com or 020 8447 8841. New members very welcome. Price £1135 sharing or £1385 single occupancy

Fascinating gardens

On a pleasant day at the end of June, 21 members visited Theobalds Farmhouse Garden. The farmhouse, built in the 1650s, was bought in 1999 with two acres of

grass, a few ancient trees and a fenced off drainage pond by garden designer Alison Green. It was a real challenge but one, in her words, she has relished. Alison has created a garden of 'rooms' each different and fascinating to see. She guided us round her garden, giving us lots of information about its structure, the plants, the colour palettes she used and answered all of our many questions, it's a wonder she had any voice left. At the end of our tour we were served with a welcome cup of tea and cake and still we kept asking questions! Heather Cole



Kenyan adventure

In June a lively group of Forum members spent a wonderful time on safari in stunning Kenya. We stayed in four different locations, each with something very special to offer



in the Great Rift Valley, Samburu National Reserve, Lake Navaisha and of course the Masai Mara. We saw leopards, hippos, lions, elephants, giraffe, zebra and many, many more on this exhilarating adventure to see wildlife in its natural environment. The standard of accommodation, service from locals and perfect itinerary made this one of the best trips to date.

Olivia Goodfellow

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

Disclaimer: The Enfield Over 50s Forum is not liable for any personal injury/accidents that may occur during any of its activities/events.

Forum Clubs

Book Club

The Book Club meets monthly on Thursdays in the Community Room at the Enfield Town Library, 10am-12 noon. Forthcoming meetings and books are:

17 August: - Everyone Brave is Forgiven by Chris Cleave

21 September - TBC

19 October - Three Men in a Boat by Jerome K Jerome (and anniversary lunch)

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

Coffee Club

This is a new club about to be launched in August. 10am-12noon, first Wednesday of each month at Trent Park Country Park Café. (see further details at top of Social Calendar, p14)

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.

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!

The theme for August is Time/Times and for September there is a free choice to being along any poem(s) you like. In October the theme is Faraway Places. For further information, contact Irene Richards on 020 3715 0946 or by email: poosticks2@sky.com

In every newsletter, we 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 (no longer than 15 lines) to Irene.

Woodwork and Handicraft Group

The Club have just finished a very successful year, producing some excellent and interesting projects. The showpiece was the completion of the full size Candy Cart which had its first outing at a Community event in Edmonton. Other items made were storage units, DVD racks, a magazine rack, rocking horse and some excellent bead necklaces. The average attendance over the year was 11 with 16 members on the register and a healthy waiting list of members wanting to join. We hope to resume activities again in late September For further information, call John Lombard 020 83675921.

The Forum Writing Group

This new group has been going strong throughout 2017. We meet 10 – 11.30am on the third Friday of the month upstairs in the Dugdale Centre.

Each month we read a piece of our own writing followed by a stimulating discussion – it is a really sociable, interesting and friendly group and our conversations often continue long after the allotted time. Topics are suggested each month by a member of the group. We would be delighted to welcome you. Sometimes some of us have not had time to write and so simply tell fellow members about something of interest which has happened or show a photo so don't be afraid to join us to check us out. For more information, please call Christine Whetstone on 020 8805 1180.

Forum meetings

Note for most meetings we assemble at 10am for a 10.30 start

At the Civic Centre, Enfield

Tuesday 29 August

Bernie Smith, Council Officer from the London Borough of Enfield talks about the plans for emergencies and contingencies should the need arise within Enfield.

Tuesday 26 September

Nick Garland from Transport for London talks about **Crossrail** and its implications for Enfield.

Tuesday 31 October

Ian Davis, Enfield council's new Chief Executive Officer, speaks on the Enfield 2020 Action Plan – 20 major projects to make the borough a better place to live and work.

At Millfield House, Silver Street, N18 1PJ

Thursday 10 August

A drop-in IT Workshop. Peter Smith, Talat Shaik, Sagar Nath and Tony Watts will be on hand for advice and to help Forum members with their computers, laptops, iPads, tablets and mobile phones.

Thursday 14 September

Daniel Alie manager of Enfield and Haringey's Fire Service talks about the modern fire service in London and how it supports the local communities.

Southgate Beaumont, 15 Cannon Hill, N14 7DJ

Tuesday 15 August

President Monty Meth and Committee Member Vivien Giladi discuss current NHS proposals for 'evidence based medicine' and the implications for patients.

Wednesday 20 September at 7pm

NB This is a WEDNESDAY EVENING MEETING
Stennett & Stennett's Bal-Krishna Patel discusses the importance of **Lasting Powers of Attorney** for those needing care in their later lives and implications of **changes in deprivation of liberty legislation**.

The Forum's Knit & Natter Group

The Knit & Natter Affiliated Group has two weekly sessions at the Dugdale Centre, 39 London Rd, Enfield.

Tuesday afternoons 2-4pm and Wednesday mornings 10.30am -12.30pm.

Both experienced knitters and complete novices are welcome. 50p per session. For details, contact Liz Gilbert on 020 8360 7386.

Keep Fit and Circle Dance (Forum affiliate)

Forum members are being offered a special rate for two weeks of Beginner's keep fit classes. They will be held at 2pm on Thursday 14 and 21 September at St Paul's Centre, Enfield Town, EN2 6AR. £6 for the two classes. The Autumn term then begins the following week on Thursdays at St Paul's, with Wednesday evening classes at Chase Side School, Trinity Street. The Thursday class is especially designed for women over 50 to increase fitness, suppleness and mobility through safe exercise, movement and dance. For more information contact Sylvia Brown on 020 8366 2347.

Free confidential drop-in advice service

At the Dugdale Centre
(corner of London and Cecil Roads, Enfield Town)
Every Monday 10am to 12 noon

- Enfield Citizens Advice benefits, debts, pensions etc (not August 7).
- Solicitors Stennett & Stennett.
- George Ttoui: tax and HMRC queries on August 14 & September 11 & 25.
- North London Credit Union's Maureen Malcolm now attends every Monday 10-11am offering 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.
- Remi Oke from the Alzheimers Society will be offering advice for anyone with concerns about dementia either for themselves or a relative or for professionals. August 14 & 21, September 11 & 18.
- Screening for hearing tests on Monday August 7 & September 4 by NHS audiologist can be booked through the Forum office 020 8807 2076.

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

The advice service is open to all Enfield residents who prefer receiving personal face-to-face help, rather than trying to get answers on the phone or online. Please note: The confidential advice service is NOT open on Bank Holidays.

Answer to brain teaser on page 3
If you take the first letter of each of these seven words and place it at the end, you can now read the original word backwards

Trump this

An American president was said to be having dinner with his British counterpart and he says to the waitress: **"Say, how about a quickie."** The waitress looks shocked, so the president repeats it: **"I just want a quickie."** At this, our Prime Minister leans across and whispers: **"Over here, it's pronounced quiche, Mr President."**

Cineworld – Southbury Road Over 50s Film Club every Monday at 10.30am

Admission £3 is less than half normal prices

7 August Beauty and the Beast

Disney's animated classic takes on a new form, with a widened mythology and an all-star cast. A young prince, imprisoned in the form of a beast, can be freed only by true love. What may be his only opportunity arrives when he meets Belle, the only human girl to ever visit the castle since it was enchanted.

14 August Rules don't apply

The unconventional love story of an aspiring actress, her determined driver, and their boss, an eccentric billionaire named Howard Hughes.

21 August The Promise

Set during the last days of the Ottoman Empire, The Promise follows a love triangle between Michael, a brilliant medical student, the beautiful and sophisticated Ana, and Chris - a renowned American journalist based in Paris.

There will be no Over 50s Film Club on Monday 28 August as it is a bank holiday. September listings not available when we went to press, but will be issued via e-News. If you are not signed up to the Forum's e-News, please email us info@enfieldover50sforum.org.uk to ask to be added to the list.

Films are subject to change

Note the dates and tell your friends of some great films you can see for half the normal price.

Cineworld is at the Corner of Southbury Road and A10 Buses 121, 191, 307 and 313 to the door

Enfield Over 50s Forum

East of Borough Drop In

Open to all. No need to book, just come along for a game of scrabble, chess, cards or other games or just for a chat.

Wednesday	9	August
Wednesday	23	August
Wednesday	6	September
Wednesday	20	September
Wednesday	4	October

Sessions are open from 2pm to 4pm

AT MILLFIELD HOUSE, SILVER STREET, N18 1PJ.

Buses 34, 102, W6, 144, 217, 231 Ample car parking.

Free tea, coffee and biscuits available.

Join our lottery club for just £5 a month



May winner Ivor Brett Richards with Jim Cante

You could join our lottery club to help raise money for the Forum. Or you could join because you know the odds of winning are exceptionally good. In fact, one club member has won £400, while eight have won £200 and five have won £150.

To find out more or to join, call Jim Cante on 020 8363 4969.

The draws are made at the Forum's monthly Civic Centre meeting (see Meetings on pg 15) so you are welcome to come along to witness that as well. Tickets are £5 per month.



June winner Kamalesh Choudhri with Jim Cante