



Homeless hit by Enfield under-funding

Sign our Faireer Funding petition to back our campaign for Enfield to receive a fair share of government funding

As the festive season approaches, the spotlight invariably turns on the scandalous increase in the number of homeless people sleeping rough – and on the 120,000 children who will be spending this Christmas in temporary accommodation - the highest number for eight years and 12% higher than a year ago.

Rough sleeping across London has dramatically accelerated from 3,975 rough sleepers in 2010-11 to 7,581 in 2014-15 – and it is worse this year. It has been reported that nearly 800 families in Enfield have become homeless in the last year – an increase of 34% on the previous year.

Forum members have told us about rough sleepers on our doorstep here in Enfield – in Durants and Jubilee parks, Hertford Road cemetery and the St James's Church graveyard in Enfield Highway, for example. But how many of us realise that Enfield has the fifth worst homelessness problem in the country? More importantly, what can our newsletter readers do about it?

Government funding to support Enfield Council in tackling this shocking indictment of the housing and welfare situation is based on Department of Communities and Local Government data that is 15 years old.

So Enfield received £537,926 to deal with the homeless problem; but yet again we see that Westminster received £7,971,080; Lambeth £2,738,530 and Kensington and Chelsea £2,151,703.

We would be justified if this was the only reason why the Forum has launched its Faireer Funding for Enfield petition.

But we know that government funding has robbed Enfield of £100 million over the last ten years and there's a further cut of £56 million in the pipeline by 2020 and this shortfall is affecting every Enfield citizen in some way.

This is why hundreds of people signed our petition at the Enfield Town Show and among Enfield Town shoppers with special thanks to star collector Barbara Dean. The petition has been supported by, among many others, Enfield Women's Centre, Community Aid, Ruth Winston Centre, Southgate Leisure Centre users and attendees at the Palmers Green ward Forum and Festival.

In total, signatures are in the thousands but we need many more before we take it to the Department of Communities and Local Government with a deputation, led by our three MPs, David Burrowes, Joan Ryan and Kate Osamor.

To sign the petition online please go to: <https://www.change.org/p/enfield-borough-over-50s-forum-faireer-funding-for-enfield> or call the Forum office 020 8807 2076 for petition forms and get your friends, neighbours and fellow club members to sign.

Kate Osamor, Edmonton's Member of Parliament, speaking in a Commons debate told of constituents sleeping in their cars or on night buses and she added: "The rise recorded in Enfield has been particularly dramatic: the number of rough sleepers has risen from 18 to 174 a year."

The borough also has a high level of hidden homelessness. Enfield has the fifth highest level of homeless households residing in temporary accommodation in the country, and the number increased by 29% between 2011-12 and 2014-15.

"Figures for the first half of 2015-16 show that Enfield, with more than 500, has the third highest number of homeless in the capital.

"At present, the number of households living in temporary accommodation in my constituency of Edmonton is 924, as identified in postcodes N9 to N18. That figure represents 34% of households in the area, which is an enormous percentage of people without stable homes."

Kate Osamor asked the government to give more assistance to local authorities that face the greatest challenges in housing the homeless.

She also urged the government to reverse the recent lowering of the benefit cap – because the local housing allowance rate and the benefit cap are contributing to the high number of homeless in Enfield.

Writing in the Guardian on 1 November, journalist Aditiya Chakraborty, who grew up in Edmonton, said that about 1,200 households here would be hit by the new benefits cap – threatening to give us still more homeless in Enfield.



*Seasons Greetings and a
Happy New Year to all our
members*

Forum Meetings not to be missed

Note all meetings are at 10am for 10.30 start

Thursday 12 January (at Millfield House)

Katrina Heal and Dan Slaughter from the Tottenham Hotspur Foundation will talk about '*the programmes it delivers in Enfield for over 50s.*'

Tuesday 17 January (at Southgate Beaumont)

Tina Coletta from the Enfield Chiropractic Clinic talks about '*the role of chiropractors*' in providing high quality natural spine and joint healthcare.

Tuesday 31 January (at the Civic Centre)

Council Leader Doug Taylor and Cllr Dino Lemonides will discuss '*the 2017/18 Enfield Budget*' with Forum members.

For full details/addresses of all meetings see page 15

Jan's Journal

A great year of activities

Christmas is nearly here again and thanks to our Big Lottery money we are able to offer, amongst many other social events, a free traditional Christmas meal to members over 80 living alone, combined with a Christmas carol singalong and glass of wine/mince pie for all members.

This will be hosted at Angel Community Centre in Raynham Road on 21 December – do have a look at our advert on page 12 and ring the office to book a place.

If you are not able to get to the Centre under your own steam we are offering transport, but please book it in advance.



Steel band playing at Millfield, April 2016

jazz bands, classical musicians, discos, the British Legion, ballroom dancers, the London Gypsy Orchestra and local school choirs from Eastfield and Freezywater schools.

Unfortunately, our funding for this is drawing to a close but we shall be going out with a bang and not a whimper by providing a glorious day of music and dancing at our Winter Fair on Friday 17 February. Just watch out for our full advert in the next newsletter.

A happy Christmas to all. We look forward to seeing you at our events in 2017.

Jan Oliver
Office and Development Manager

Buy Forum membership for a friend

It's the time of year we start thinking about Christmas presents and what better present than Forum membership? Why not offer to pay for an annual – or even lifetime – membership for one of your friends or a member of your family?

Or if there is anyone you know who seems a bit lonely or isolated, why not ask them if they have considered becoming a member of the forum? There are lots of things going on (as you can see in this newsletter) that may help people become less isolated.

Current Membership:	5546
Life Members:	365
Affiliated Members:	45

Please do continue to promote the forum to your friends, family and any group you may belong to. The more members we have, the more activities we can offer and the better we can represent your interests at both local and national level.

Join the Forum

Membership is only £9 per year for individuals, £13 for couples or you can join our band of 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 (telephone 020 8807 2076).

Nora Walsh
Membership secretary

Congratulations Cyril - our first centenarian

We extend 100th birthday greetings to Forum stalwart Cyril Jones - a great folk and country dance tutor and organiser who has given great pleasure to thousands of Enfieldians and we will raise a glass wishing him well on his big day, 14 January 2017.

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.

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	-	14 December - CHRISTMAS DROP IN
Wednesday	-	11 January 2017
Wednesday	-	25 January 2017
Wednesday	-	8 February 2017

Sessions are open from 2pm to 4pm

AT MILLFIELD HOUSE, SILVER STREET, N18 1PJ.

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

These drop in sessions are great fun for any member of the Forum who would like to come along to meet or chat with other members and/or to play scrabble, cards or a board game. Free tea, coffee and biscuits available.

Brexit kerfuffle starts pensions panic



We need to protect the Triple Lock for the sake of future generations of pensioners as much as for older people today

Unpredictable, uncertain, unplanned, unchartered – how else would you describe going into the New Year 2017 when nobody can be in any doubt that we are now entering the most complex period of government decision-making in our lifetimes.

Never mind the awaited Supreme Court ruling on whether Parliament should have a say before initiating Britain's exit from the EU, the Daily Telegraph on 21 October was already telling its readers: "Brexit is perhaps the single biggest and most complex political and governmental task any peacetime prime minister has faced."

Brexit may indeed end in that wonderful new world we are promised – but meanwhile in the world in which we live now, we see that the government's budget deficit is on the rise again.

Instead of having a budget surplus of £10.4 billion by 2020 we are now warned to expect a deficit of £14.9 billion. The Institute for Fiscal Studies believes that tax revenues will then be £31 billion lower than Treasury forecasts – and pensioners are first in the firing line to make up the shortfall.

This is the background to the siren calls to scrap universal benefits such as the Triple Lock which guarantees a state pension increase of at least 2.5% a year as being unaffordable. Along with the winter fuel allowance and free TV licences for the over 75s, they are the top targets for cuts.

I have seldom read a more economically illiterate report than that issued by the 11 MPs on the Work and Pensions Select Committee who claim the Triple Lock is "inherently unsustainable".

The report claims that, if nothing is done, the state pension will grow faster than wage increases and so account for an ever-greater share of national income. It says: "In particular, we find no objective justification for the 2.5% minimum increase."

That 2.5% will give people on the full state pension of £119 a week an extra £3 next April at the same time as inflation is widely tipped to rise by 3-4 % as prices rise, partly as a result of the Brexit exchange rate fall in sterling.

Can these MPs and the media hounds echoing their call to "**kill the lock**" not see that if wages only rise by some 2% and the state pension by 2.5% at the same time as inflation increases by 3% or more, then both pensioners and today's working people are going to have less disposable income?

So instead of seeking to divide us from the younger working generation, we argue that cutting the value of the state pension will inevitably harm the next and all future generations of pensioners. If we lose today, they will lose tomorrow.

Remember too that the UK state pension is ranked the 32nd lowest out of 34 countries in the OECD; that 6.5 million older people have an income of less than £11,000 a year; that millions still need means-tested top-ups just to get by; and one in seven pensioners still lives in poverty. So much for branding us "**golden oldies**".

We are thinking too of today's working-age population, the majority of whom will not have final salary pensions that many

pensioners today enjoy; indeed they find it hard to save for any pension when housing costs are so prohibitive.

The 2.5% guarantee of the Triple Lock is the only protection they have when they come to retire. So, in campaigning to hold on to what we have secured, we do so to protect future generations.

We've seen more attacks recently on older people by so-called inter-generational think tanks claiming that we have escaped the years of austerity and have deliberately – yes, they say deliberately – accumulated housing wealth at the expense of our children and grandchildren.

Here's the Inter-generational Foundation issuing a report saying older people have saddled the younger generation with an excessive bill for state pensions while grabbing an ever-greater share of NHS spending – that's the inflammatory language they use to create divisions between us and future generations of pensioners.

The housing crisis hasn't been caused by pensioners, but because we sold off millions of council houses and every politician accepts that we haven't been building enough affordable homes.

Wages are so often too low and jobs insecure and we have an economy largely built on house-price inflation. This is what the think tanks should be addressing.

Poorer pensioners still need that winter fuel allowance which is also under attack. Remember that recent winter when a staggering 43,900 older people died from cold-related illnesses. Energy bills continue to rise, and spells of prolonged cold weather and poor housing still mean that older people are particularly vulnerable.

When it was first introduced, the winter fuel allowance covered around a third of the average fuel bill. Now it hardly covers an eighth. But the real reason why we have so many additional benefits for pensioners is because our state pension is so low.

We are an easy attack target only because we are living too long for some people. In 1985 – the year when the first mobile phone call was made – there were 3,420 people aged 100 or more.

By 2015 the number of centenarians had grown to 14,570. In 1985 there were just 130 people aged 105 and over. Last year there were 850 – marvellous if you are in good health. Terrifying if your health is poor.

For years, successive governments and all political parties have been urged to address these and similar social care issues – and we all know the result: that health and social care is now facing the worst ever financial crisis and successive governments pass the buck to their successors.

So my message for 2017 is don't sit back and leave it to the politicians. We need to stand firm and act as the watchdogs, the guardians, the pacesetters to maintain, protect and enhance the prospects for a better life for our ageing population – not just for today's generation of older people – but also for those that will follow us.

Monty Melt

Mental health services under threat

The time has come to show our support for improved funding for mental health services in Enfield

Our local Mental Health Trust is seeing demand for services growing faster than its funding. This is linked to the increase in Enfield's population, one of the fastest growing in London.

Within this, the numbers of older people with particular needs such as dementia, is also expanding. And another pressing problem is the increasing number of homeless and vulnerable people shunted out of central London because inner London councils cannot afford to accommodate them, and they are often in poor physical and mental health (**see also story on page 1**).

All this is placing increasing pressure on our local mental health services and on the staff who work in them. It is estimated that, in order to keep up with demand, the Trust's funding would need to increase by around 4% per year, which is a lot less than it is getting at the moment.

The Government talks a lot about 'parity of esteem' in the NHS between mental health services and those for people with poor physical health. There is still a long way to go before this is a reality.

Mental health services in Enfield are provided by Barnet, Enfield and Haringey Mental Health NHS Trust, which also runs Enfield Community Services, providing community health services for children and adults across the borough.

The Trust provides a wide range of mental health services for local residents and a number of specialist mental health services treating eating disorders, personality disorders, as well as specialist children's and young people's services, for most of north London and beyond. It employs nearly 3,000 staff and has a budget of £190 million.

The Trust has made some major improvements in recent years, seeking to care for as many people in their home and community as possible. It has also improved the quality of the inpatient wards for adults and older people in Enfield for those who do need a period of care as an inpatient.

Have you ever dreamed of playing a



Why not turn your dream into a reality?

You might be thinking "I'm too old to start learning". Well, in my experience you're never too old. Providing you're prepared to put in some regular practice you'll be surprised at what you can achieve.

Now I'm not suggesting you'll be giving recitals at the Albert Hall but that isn't necessary to reap the rewards of being able to play. Whatever level you reach it can give you a deep sense of fulfilment. What's more learning to play has been shown to be one of the best things you can do to keep your brain in good shape.

I'm a teacher with many years' experience of teaching all ages. I particularly welcome older learners.

You can find out more about me at my website: www.johndennis.biz. Or phone me on 020 8363 4180 for a chat. You can also email me on johndennisuk@yahoo.co.uk.

However, the Trust, like many other parts of the NHS, is increasingly struggling to provide the levels of high quality care we all want, to everyone who needs it.

Most NHS mental health services are funded by local Clinical Commissioning Groups (CCGs) and, in Enfield, ours is in a particularly difficult financial situation. The CCGs in Barnet and Haringey are also facing financial challenges.

The effect of all this on the Mental Health Trust is that it is receiving a lower level of funding than many other NHS mental health organisations in London.

For example, the amount being spent on mental health services in Camden and Islington is considerably more per head of population than in Barnet, Enfield and Haringey.

Our MHT needs the support of the Forum. It has a so-called deficit of £7.3 m though this is in fact under-funding, and a shortfall of £12.6 is anticipated for next year though, laudably, the Trust has decided to put care and patient safety first.

So-called '**Sustainability & Transformation Plans**' (STPs) are about to hit us with long-term plans to improve services across large footprints – ours is North Central London, comprising Enfield, Barnet, Haringey, Camden & Islington. Unfortunately, the plan not only comes with no more money but is designed to "**find savings**".

There are due to be public engagement activities on these plans over the coming months, so let's make sure we support our local mental health services and the Trust providing them by sending strong messages about the need for realistic funding and a warm message to staff who are obviously working hard against the odds and under constant pressure to work even harder with even fewer resources.

One in four of us will be mentally unwell at some point in our lives, and we all know that mental and physical ill health are closely related, so let's stand behind these vital services and show our support and appreciation.

Get your free flu jab!

Flu can turn serious very quickly for high risk groups and in some extreme cases it can even be fatal.

Dr Mo Abedi, local GP and Chair of NHS Enfield Clinical Commissioning Group (CCG), said: "**It is vital that people who are eligible for the flu jab have it every year, as each year the vaccine is specially made to guard against the particular types of flu that might come our way.**

"**So don't put off getting the flu vaccination. If you're eligible, get it now. It's free because you need it."**

He added: "**It's important to remember that for most of us, although unpleasant, flu clears up on its own within a week by taking plenty of rest, lots of fluids and over-the-counter medication from your local pharmacy for aches, pains and temperatures."**

More information about how to look after you and your family's health this coming winter is available on the NHS Choices website: <http://www.nhs.uk/staywell/>

Enfield Borough Over 50s Forum

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A packed audience at our 2016 Conference

Prospects for Better Ageing

More than 100 people attended our Prospects for Better Ageing conference and enjoyed a day of interesting presentations and engaging workshops

The main things we can do to make a difference to the length and quality of our life is to 1) choose our parents carefully and 2) live in a welfare state.

This was the message from Steve Iliffe, Emeritus Professor of Primary Care for Older People at University College. He acknowledged that this might be difficult, and that other factors in later life were a disadvantage as well, such as being poor or disabled, working in low paid, stressful manual jobs and living in damp housing.

But he then proceeded to tell the audience of the many things we can do to help ourselves live better and longer. **"We can postpone disability through keeping active, having a balanced diet, managing stress, stop smoking, drinking alcohol only in moderation and also taking up offers of screening and other tests which may identify potential problems early."**

Forum president Monty Meth said:

Our theme for today - Prospects for Better Ageing could not be more timely or more appropriate. We don't say they are good, bad or worse than expected. For the truth is we don't know - nobody knows.

What we do know is we have been told for years that the number of people aged 85 and over would double by 2030 - that millions of people would have inadequate retirement pensions and that the numbers of people with long-term health conditions would rise by 50% or more.

For years successive governments and all political parties have been urged to address these and similar social care issues - and we all know the result - that health and social care is now facing the worst ever financial crisis.

Ray James, Enfield's director of health, housing and adult social services, warned that the number of people aged 85 and over living alone was increasing while social care was not getting the same attention and financial support as the NHS.

He estimated that at least one in four Enfield families were involved in social care, either receiving it themselves or providing care for a relative, neighbour or friend. And a similar one in four people will be affected by mental health issues. Despite these pressures, government spending on social care has been cut by £4.6 billion since 2010 while more people than ever before are waiting for health care packages.

Janet Morrison, chief executive of Independent Age, said the contribution the over 75s are making to the economy by way of taxes, volunteering, caring, giving and their spending power has been estimated to be worth £40 billion and by 2030 the contribution of the over 65s in taxes alone would be £45 billion.

"This is too often forgotten about when people talk about the burden of an ageing society as is the estimate that 60% of all childcare is provided by their grandparents or that many charities such as Independent Age - and the Over 50s Forum - rely heavily on the contribution of volunteers."

She highlighted the many challenges facing health and social care including a significant funding shortfall, a declining numbers of people receiving care; the short supply of care workers who receive systematic low pay and the poor integration between health and care.

The good news is that a new campaign had been launched called Care for Tomorrow, supported by senior politicians including former health minister Stephen Dorrell, which is calling for a commission into the future of health and social care in England to address the above issues head-on.

Nick Taylor of the GLA who gave a presentation on housing for older Londoners, said that London has some of the wealthiest and some of the poorest households in the UK.

He explained that only three percent of all housing development is targeted at age specific groups but that there are a variety of options for older people which are being examined.

The new London Plan sets targets for London authorities – something which has not been done before, he said. Housing projects will have to meet the high standards of HAPPI (Housing our Ageing Population: Positive Ideas) and new higher benchmarks would be set for the provision of affordable housing.

The conference finished with a summary of the ideas and issues raised in the housing and intergenerational workshops and the Over 50s Forum will look at how it can take those forward.



Ray James, Enfield's director of health and social care speaking at the conference

New threat to pharmacies near you Use your local pharmacy for advice and prescriptions or you may lose it

Pharmacists have branded government plans to cut their funding by £113 million this year and £208 million next year as "**incoherent, self-defeating and wholly unacceptable**". They fear that pharmacies said to be located too close to each other will be forced to close, with services and staff cuts to follow.

The government has no idea how many chemists will be forced to close under its 12% subsidy cut, but in areas such as London it is estimated there could be up to 750 closures, which could well put more pressure on GPs, urgent care centres and A&E departments.

At the same time as the Department of Health announced the cuts, NHS England was urging patients to see a chemist, rather than a GP, for minor ailments, and telling call centre staff handling 111 calls to refer people to their nearest pharmacy.

A new NHS Stay Well this Winter campaign encourages people to wrap up warm and see a pharmacist as soon as they feel unwell, rather than waiting.

Pharmacists have complained that there has been no genuine consultations on the funding cuts although they made a number of proposals to meet the need for NHS cash savings. They say the "**value of community pharmacy, the pressure we take off other parts of the NHS and the money we save the Government by keeping patients out of GP surgeries and A&E have been ignored.**

"It is a sad reflection on the NHS, on which we all rely, to see it taking such a rash decision with so little justification. But this is not the first time that we have seen decisions that do not seem to be in the best interest of patients or the NHS being made," said the pharmacists' negotiators.

We see that Leeds-based Pharmacy2U is still pestering patients at local surgeries with a mail-shot with offers to dispense your prescriptions by mail so "**you won't have to brave the bad weather, wait for buses, find a spot to park or rely on someone else to help."**

But you will lose the essential personal face-to-face contact with your GP and local pharmacist when you want to discuss your medication and you are relying on a faceless organisation to deliver it on time – which they conspicuously failed to do last Christmas.

By supporting Pharmacy2U we will be further undermining the local independent pharmacy that so often provides a personal advisory service, delivering medicines to your home.



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Age is no barrier to organ donation Make sure you sign up as an organ donor – and that your family are aware of your wishes

There are 6,500 people of all ages across the UK waiting for a transplant. On average, three people a day die in need of a transplant because there are not enough organs available.

In Enfield there are approximately 80 people on the organ donation register at any one time. Most of these are waiting for kidneys but also pancreas, heart, liver and lungs. This is something we can help rectify by signing up to the NHS Organ donation register www.organdonation.nhs.uk.

There are two types of donation: after death (certified by a doctor) where you can donate all or some of your organs or tissue, and a living donation where you can donate a kidney, part of your liver or tissue. For this you will be medically assessed to ensure that it is both safe for you to donate and that the organ is suitable for the recipient.

If you do decide to donate it is important to both sign up to the register and let your family know about your decision. The last thing the service needs is for you to sign up and then for a public spat with your family about whether you changed your mind!

Understandably some do not wish to join the register. However, reasons for not giving should not include age (people donate in their 80's), illness or not being able to give blood (doesn't stop you) or fears about medical care (being a donor does not make any difference to the care you receive).

Indeed, it is only really having cancer that has spread in the last 12 months or having Creutzfeldt-Jacob Disease (CJD) that excludes people from donating. All the major religions in the UK support organ donation although within these there may be differences of opinion.

For the reasons above, Enfield has become the first local authority in the country to sign-post people to the register through its website. Since we started this work one of our engagement team (Caroline Baker) has come forward and told us that in October she will celebrate the 10th anniversary of her kidney transplant.

I've no doubt that there are many others in the borough who are leading happy normal lives because of organ donation. So if you are willing please sign up to the organ donation register (www.organdonation.nhs.uk) and make a difference to someone's life.

*Glenn Stewart
Assistant Director of Public Health, Enfield*

Claiming NHS continuing care to avoid nursing fees
Court of Protection applications for the mentally infirm
Lasting power of attorney for ageing relatives
Helping bereaved families through probate

£50 Stennett & Stennett voucher!

Present this advert to receive £50 off our services.
Offer is available to Enfield Over 50s Forum members only.



Always look on the bright side of life



I'm on a committee

Oh, give me your pity – I'm on a committee
Which means that from morning till night
We attend and amend, contend and defend
without a conclusion in sight

We confer and concur, we defer and demur
and reiterate all of our thoughts
We revise the agenda with frequent addenda
and consider a lot of reports

We compose and propose, support and
oppose
and the points of procedure are fun
But through various notions brought up as
motions

There's terribly little gets done

We resolve and absolve, but we never
dissolve
since its out of the question for us
What a shattering pity to end our committee
where else could we make such a fuss

Jumble word game

By re-arranging the letters in the words:
"Election results" "we get: "lies, let's recount"
"A decimal point" becomes "I'm a dot in
place"
"Dormitory" becomes "dirty room"
"Presbyterian" re-arranged is "best in prayer"
"Astronomer" becomes "moon starer"
"Desperation" - "rope ends it"
"The eyes" - "they see"
"The Morse code" - "here come dots"
"Slot machines" - "cash lost in me"
"Animosity" - "is no amity"
"Snooze alarms" - "alas no more z's"
"The earthquake" - "that queer shake"
"Eleven plus two" - "twelve plus one"

And for the grand finale

"Mother-in-law" - "Woman Hitler!"

Hereafter

The preacher came to me the other day. He said at my age I should be thinking of the Hereafter. I told him: "Oh I do that all the time. No matter where I am, in the living room, the kitchen or up the stairs, I always ask myself: what am I here after?"

A cat died and went to heaven. At the gate, he told God how he had been abused all his life on earth - people swept him with broom, he had nowhere to sleep, etc. God tells him he is going to make his life very comfortable in heaven.

The next day six mice came to heaven. They gave God a similar story about their hard life on earth - how they had to be running all the time because cats were constantly chasing them. God tells them he'll make their life comfortable.

They ask that he give them skates so that they wouldn't have to do much walking or running anymore. God granted their request, fitting them with skates.

A week later God was passing by and found the cat comfortably resting. He asked the cat how things were going. The cat says: "Oh wonderful, God, and those meals on wheels that you have been sending me are delicious"

Shirley was rushed to the hospital after a heart attack. For a moment, she saw the white light and was in at the pearly gates. Saint Peter began his questions, but then God came and told her that she still had about fifty years to live.

She woke up in the hospital and decided that since she was already there, she might as well have plastic surgery and beautify herself if she was going to live so long.

Four days after leaving the hospital, she was run over by an ambulance. Saint Peter admitted her to heaven. Distraught, she went to God and said, "You told me I had fifty years left!" God paused for a moment and then said, "Oh, Shirley Hi, I didn't recognize you."

Primarily for golfers

Police are called to an apartment and find a woman holding a bloody 3-iron standing over a lifeless man.

The detective asks "Ma'am, is that your husband?"

"Yes," says the woman.

"Did you hit him with that golf club?"

"Yes, yes, I did."

The woman begins to sob, drops the club, and puts her hands on her face.

"How many times did you hit him?"

"I don't know -- put me down for a five."

A golfer teed up his ball on the first tee, took a mighty swing, and hit his ball into a clump of trees.

He found his ball and saw an opening between two trees he thought he could hit through. Taking out his 3-wood, he took a mighty swing.

The ball hit a tree, bounced back, hit him in the forehead and killed him.

As he approached the gates of Heaven, St Peter asked, "Are you a good golfer?"

The man replied: "Got here in two, didn't I?"

Wine tales

Clare Valley vintners in South Australia, which primarily produce Pinot Blanc, Pinot Noir and Pinot Grigio wines, are working to develop a new hybrid grape that acts as an anti-diuretic. It is expected to reduce the number of trips older people make to the bathroom during the night.

The new wine will be marketed as **Pinot More**.

Poetry Corner

This poem is an English version of the Japanese Haiku. It is usually written in three lines in which there are 5 / 7 / 5 stresses or syllables. They are short expressions encapsulating what / where / when did the experience take place.

**I did not like sport
Especially at school
Long time ago now**

*Jill van der Knaap
Member of Forum Poetry Group*

Affiliated Groups

WEA

Enfield and Southgate WEA's new part time day courses starting in January include The Stuart Monarchs – the Age of Discovery, Trade and Empire, as well as Music Studies, Art History, Contemporary Writing in Britain, Geological Disasters, and Servant Life and Social Class in Edwardian England. Each session lasts 2 hours & 15 mins and each ten session course costs £92.25. Courses are held at Enfield Baptist Church EN2 6TG or United Reformed Church, Fox Lane N13 4AL. For more details, call 0800 328 1060 or visit www.wea.org.uk/london or look for leaflets in local libraries.

Bounces Road Residents

A monthly meeting open to people living in the Bounces Rd area, is held at 7pm on the last Tuesday of every month at Bountagu Hub, 229 Bounces Road – just by Greggs. This is a friendly group of residents who come together to try and address any problems such as fly tipping and anti-social behaviour as well as using the time as an opportunity to meet (new) neighbours. To speak to someone, call 0771 837 3201 and leave a message and someone will get back to you, or email for more information on bouncesroadnhw@gmail.com. You can also find the group on facebook at: <https://www.facebook.com/bouncesroadnhw>.

Enfield Writers' Workshop

This is a friendly group of people interested in every type of writing. They meet every Friday from 8-10pm at Salisbury House Arts Centre, Bury Street West, Edmonton N9. Members read some of their work and group discusses it. Whether you are interested in poetry, prose, plays, journalism, short stories or novels, why not come along with something you have written. Or just listen as the other members read their work and get a flavour of what we do. Just turn up or telephone 020 8363 7982 (Bernard/answerphone) with any questions you may have.

Age UK

Christine and Peter Padwick run afternoon shows with tea and cake once a month on Tuesday afternoons to raise funds for Age UK. The shows start at 2pm for 2.30pm at St Peter's Church, Vera Ave, Winchmore Hill, N21 1DN. The theme for 20 December is 'All Things Banned and Censored" and for 3 January it is the 1930s. Cost is £5 on entry. Just turn up or call 020 8375 4118 for more information.

Winchmore Singers

The new term for the Winchmore Singers starts on 24 January 2017. The group, which sings a wide variety of music to suit all tastes, offers two free sessions to newcomers wishing to try it out. It meets 10.30am-12.30pm on Tuesday mornings at Enfield Baptist Church, Cecil Rd, Enfield EN2 6TG and all are welcome. For more information, contact Barbara Waller 020 8361 7965 barbara.waller@talktalk.net or Mary Fouracre 020 83674201.

Promoting independence & well-being

A new social care service has been launched by the council to help vulnerable people stay at home longer

A new trading company called Independence & Well Being Enfield Ltd (IWE) has been formed by Enfield Council with the aim of providing high quality services that enable vulnerable people to live as independently and well as possible.

Promising to “**put people first and treating individuals with the dignity and respect that they deserve,**” the new company brings together a wide range of community services including activities that help people live at home.

Services include the Community Equipment Loan Service – they provide Simple Aids for Daily Living (SADLs) via prescription; the wheelchair service (EWS); short-term enablement support to help people regain their skills and confidence, often after leaving hospital.

Longer term care and support services are provided by an Outreach Team, and a Shared Lives Scheme enables vulnerable adults to live within family homes with carers trained by IWE.

A new project recently launched by IWE is a Handyman Service which can, for a charge, carry out those odd jobs that are needed around the house. Jobs include small carpentry jobs such as shelves and handrails; small paint and repair tasks, assemble flat-pack furniture, construct fences and sheds,

do general gardening work including jet washing your patio, and many more small jobs.

For Handyman Services please contact Martin Thomas on 07903 970265 for more information or to arrange a quote.

Well Being Services include flexible day time activities from Monday to Sunday for older people at the Rose Taylor Centre which is based at 55b The Sunny Road, Enfield, EN3 5EF. (Tel: 020 8804 1168).

The team promotes and facilitates activities with the aim of improving the health, physical and emotional well-being of people who use the service. Activities include cookery, fitness, music, reminiscence, arts and crafts, gardening, therapies, “silver surfer” IT, using touch screen iPads and tablets.

Well Being services also have a heated sensory pool that can be hired; clubs for adults with a Learning Disability and a range of other services with great facilities that promote people's rights, choices and Independence. For general enquiries about the range of services provided by Independence and Well Being Enfield Ltd., or for information about how to access services, please contact Park Avenue Resource Centre on 020 8360 1195 (office hours).

www.iwenfield.co.uk

Keeping our pavements safe

Although most falls occur in the home, it is important that the council maintains footpaths and walkways in the borough to help keep us all safer

Despite the government-imposed cuts in funding local councils since 2010, Enfield has spent more than £11 million in the last five years in keeping footways safe and helping prevent residents suffering from trips and falls.

The council's Highway Services has a team of six officers inspecting every footway in the borough at least twice a year with some of the footways adjoining our principal road network, shopping areas and outside schools being inspected every month for safety defects, **John Grimes, LBE Highways Officer**, told Forum members at the recent Falls Prevention Day.

“Highway officers will make on-site assessments of the degree of risk, taking account of site-specific parameters when they decide whether there is a defect present and what treatment is required to rectify this.”

“As part of this assessment the officer will also decide the response time required for the repair to be completed. Again, this will depend on the onsite risk the defect poses to users of our network,” he said.

Highway Officers also respond to public enquiries received via the web report forms or customer contacts. If it is assessed as being an urgent matter, it will be inspected within 24 hours or sooner. However, most reports are of a general nature and they will usually be inspected within 48 hours, assessed against the safety inspection criteria and a repair instructed if the officer deems it is required.

“We cannot repair every cracked paving stone within the borough,” said John. **“Annually the Highways team spends £2m maintaining the borough highways. As part of our safety inspections, Highway Officers will also report areas of footway that maybe in a poor visual state of repair but have no safety defects present.”**

These are considered in the improvement programme of footway works that take place every year.

This programme seeks to improve the overall condition of footways across the borough and over the last five years the Council has improved over 50km of the boroughs footways at a cost of £11.5m and is spending £1.8m again this year.

These footway improvement schemes are generally replacing paving stone footways with asphalt. The use of asphalt reduces the potential damage that vehicles may cause if they drive on the footway either for parking or accessing their properties. This policy of the use of asphalt was agreed in 2012.



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More GP appointments on the way?

The Enfield CCG is funding four 'access hubs' to offer extra GP appointments at evenings and weekends

NHS England has awarded £1.8 million to Enfield's Clinical Commissioning Group (CCG) as part of its drive to establish 8am – 8pm seven day access to all 48 GP practices in the Borough by 2020.

Part of the money will be used to support IT data sharing which all surgeries are expected to support so that the records of all patients will be available no matter which surgery they go to.

Learning from some of the Forum's criticisms of the costly six month pilot based at just two surgeries in Edmonton and Green Lanes, Palmers Green, the new funding will be used to establish up to four GP surgeries across the borough – called '**access hubs**' in CCG jargon – where all patient records will be available.

The Forum accepts that four surgeries offering extra appointments is better than two, but we would have preferred to see the project rolled out to all 48 surgeries in Enfield.

In an attempt to reduce patient travel time, each '**hub**' will be based at an existing GP practice in one of four areas of the borough and these '**hubs**' are expected to provide much needed extra GP appointments, especially over the coming winter months.

All GPs – unlike the last pilot – will be expected to work together and support the new scheme having decided among themselves which GP practice will host the service on their behalf.

Enfield CCG said: "**This is about bringing our local GP services into the 21st century and making sure it's much easier for people to get the care they need when they want it.**

"We also hope it will reduce some of the pressure on other local health services, such as A&E, urgent care and out-of-hours services, which people often turn to if they can't see their regular family doctor.

"Our aim is to make GP services more accessible for patients, especially parents, carers, and people of working age.

"We know that many people struggle to find GP appointments that fit in with their family life and work commitments. By offering evening and weekend appointments we can make it easier for local people to see a GP at a time that suits them.

"Having this flexibility will mean people who don't mind seeing a different GP can get an appointment at one of the 'hubs' at a time convenient to them, so freeing up appointments for those who would rather see their own GP or for the elderly or frail who would find it difficult to get to a GP 'hub' further away.

Enfield CCG is working with all of its GP member practices and the Local Medical Committee to deliver this new service, which is planned to be launched between December and January. It will run for 14 months with a possible extension for another 14 months, subject to further NHS funding and the proven success of the project.

The ball is now in the GPs' court. They have to agree among themselves how they will deliver the service in each area of the Borough and how they will be paid through their own internal arrangements and agreements. Watch this space!

Enfield's own Trust

The Old Enfield Charitable Trust, which has £300,000 to give out in grants each year, is calling for applications. The charity supports individuals, families and organisations living and working in the Ancient Parish of Enfield.

Dr Patrick O'Mahoney explained to a meeting of Forum members that the trust, which has the charter of the market in Enfield Town, is limited by that charter to providing donations only to people in the old Enfield Parish – which is largely the northern part of the borough (see exact boundaries on www.thetrustenfield.org.uk)

"This is one of the restriction which many people find irksome, but the historical events which led to our current status were all based on these boundaries," he said. The first charitable donations are believed to have been in 1585 and this was followed by the trust receiving significant bequests including property and stocks and shares over the years.

"Our portfolio today allows us to give about £200,000 to £300,000 a year in grants and this divides generally into four categories," said Dr O'Mahoney.

- Community grants – larger grants to community organisations
- Personal grants – up to £1200 for eg washing machine
- Educational grants – help support students with tuition fees or expenses
- Alms houses

People seeking grants need to fill in an application form and these are reviewed by the board of trustees, which is divided into sub-committees to examine the various categories.

Recipients can be, for instance, people who need furniture after being rehoused due to domestic violence, or money to buy clothing or specialist items for disabled children or an organisation that needs a particular piece of equipment.

In the past the trust has helped organisations such as Nightingale Cancer Support Trust, CAB, the Enfield Society (previously the Enfield Preservation Society).

"We would not be likely to donate funds to organisations or institutions that should be properly funded by government departments, (Health and Education), religious institutions and large nationally funded charities, or charities who have already significant reserves."

To find out more visit www.thetrustenfield.org.uk Trust staff will help with questions about applications and can be reached on Tel: 020 8367 8941 enquiries@thetrustenfield.org.uk

Sayings to remember

"I cannot help it that my pictures do not sell. Nevertheless the time will come when people will see that they are worth more than the price of the paint." - Vincent Van Gogh, in a letter to his brother Theo 1888.

"If I had known I was going to live this long I would have taken better care of myself." - Eubie Blake, American songwriter and pianist of ragtime and jazz died in 1983 at the age of 96.

"A good book is the purest essence of a human soul." - Thomas Carlyle, Scottish historian and philosopher speaking in 1840.

"If we don't believe in freedom of expression for people we despise, we don't believe in it at all." - Noam Chomsky, linguist and philosopher.



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Get active with Fusion

Fusion is running an Active with Ease programme as well as the usual Over 50s Days and all the other activities Forum members enjoy

Do you have a medical condition or are worried about your health and think you would benefit from more exercise? Fusion, which runs the borough's leisure centres, has funding from the GLA to offer Active with Ease sessions to those who are eligible. People can get a referral from their GP or can contact the local leisure centre to register. The scheme is aimed at those who do not already participate in regular exercise and there are 150 places for the next programme starting in January. The cost is £6 for 12 sessions – a mere 50p per session, and includes a choice of swimming, badminton, mixed gym, pilates and Zumba.

More information at enfieldfitness@fusion-lifestyle.com or phone 07747 614 855.

Discounts

The Forum has negotiated very generous discounts for all activities at the Enfield leisure centres run by Fusion. To be eligible for our discount you must:

- live in the Borough of Enfield
- be a member of the Over 50s Forum
- produce a valid Forum membership card at any Fusion leisure centre and buy a concession card (for £7.50 compared with £21.50 usually)
- sign up for an annual or monthly Forum membership or use the concession card to gain discount rates each time you visit.

Over 50s Days

Fusion runs Over 50s Days at Southbury on Tuesday and Wednesdays; at Southgate on Tuesdays and Fridays; at Edmonton on Mondays and Fridays and at Albany on Thursdays. Activities on these days range from swimming and gym to aerobics, yoga and pilates to badminton, bowls and walking basketball.

Prices

- Over 50s Days are £4.15 (£8.30 without a concession card)
- Swim £2.10 (£4.15)
- Sauna, steam and swim £4.15 (£8.30)
- Gym £4 (£8)
- Studio class £4 (£8)

So you can see that we basically get all the activities for half price.

For more information, just go into one of the centres or visit

www.fusion-lifestyle.com/contracts/Enfield_Council

Better communication

We are setting up an Ambassador Volunteer programme with Fusion to help improve communication between Forum members and Fusion managers. The idea is to have a nominated Forum person at each centre who will liaise with both Fusion's Over 50s co-ordinator Dominic Hall and the local management to ensure the Over 50s Days are run as well as possible and that new people arriving for the day are helped to understand how it works. The ambassadors in each centre will also meet as a group every two months or so to share ideas and further improve communication.

Good advice and bad news on pensions

Good advice

Government figures show that £400 million is waiting to be claimed from workplace, personal or public sector pension schemes by people who paid into a pension pot but then moved on and have omitted – or forgotten – to claim a pay-out.

Anyone whose memory may be jogged by this news should contact the government's Pension Tracing Service on 0345 600 2537 or go online to gov.uk/find-pension-contact-details where you can search for any scheme you may have paid into.

Pension Wise, the government advisory service, may also be able to help. It offers free and impartial guidance to the Over 50s with a personal or workplace pension. Call 0800 138 1585 or 0300 123 1047 to book a free telephone or face-to-face guidance appointment.

It is expected the government will bring in tougher rules on cold calling of pensioners by fraudsters seeking to take advantage of the new access rules on pension pots being available to tap into at age 55. Too many people have already been tricked into parting with their pension savings with offers of new, lucrative, but non-existent investment opportunities.

Bad news

By October 2020, the state pension age will for the first time be equalised at age 66 for everyone – men and women. For women it will have risen to that age from 60 in about ten years. The state pension age will rise again to 67 by April 2028 and further rises to 68, 69 and 70 are expected to follow the final report of the

Cridland Commission. In an interim report, Mr Cridland revealed a huge difference in life expectancy and health inequality based on income, with only half of retirement years being free from ill-health.

The poorest and most disadvantaged are set to be hit the hardest if state pension age continues to rise based on life expectancy alone.

And here is what former Cabinet minister Iain Duncan Smith told the BBC's Sunday Politics show: "*I am in favour now of getting pension increases back to earnings again and allowing it to rise at a reasonable level. As I said before, moving from earnings to the triple lock has cumulatively cost £18bn this year.*

"Here was I under pressure, as the Government was, scratching around, trying to take more money out of working-age areas, when in actual fact the budget was almost out of control on the pension side."

Mr Duncan Smith once wanted to be known as the 'Quiet Man' among politicians. **Perhaps he should resume the role.**

Even worse news

The rapid rise in the age at which women are eligible for pensions is causing great hardship. Many women born on or after 6 April 1951 were not aware that they would not receive the pension until they were 65 or even older. The group Women Against State Pension Inequality (WASPI) says they are not asking for the pension age to be brought back to 60, but that a 'bridging pension' should be brought in to cover the hardship many women reaching 60 are experiencing as they were not given enough notice to be able to plan for the delay (www.waspi.co.uk).

Chair's Column

Communicating with Enfield Council



A recent visit to the London Borough of Enfield call centre, which occupies the whole of the top floor of the Dugdale Centre, was a real eye opener.

Irene Richards and I were surprised by the size and structure of the operation and astonished by the huge number of calls which are answered each day.

The manager showed us around the facility and we were able to see how calls are received, answered and monitored. She explained how staff are trained, assessed, and their work scrutinised. We were also taken through the on-line chat system.

The call centre team have been liaising with Jan Oliver in the Forum office and will be working with us to support our members who attend the Dugdale drop-in on Monday mornings.

If you would like to find out more about this service, please come along – the online chat service is easy to use – why not give it a go?

The council is keen to hear of our members' experiences of the service, both positive and negative – so contact the Forum office and tell us what you think.

Our Ageing Better conference in October [see separate story] was a great success. We had excellent speakers and delegates made a wonderful contribution in the discussion groups. We are assessing the outcomes and will be trying to take your ideas forward.

We are still collecting signatures for the Fairer Funding for Enfield petition. Some of our members have braved the chilly streets of Enfield to get people to sign – many thanks to you all.

Perhaps over the holiday period you could ask family and friends to sign up – this doesn't just affect the Over 50s but all Enfield residents whatever their age.

Where did 2016 go? I am sure that you agree with me that time seems to slip by so quickly. I will close by wishing you hearty season's greetings and hope that 2017 will be a positive year for all our members and your families.

Christine Whetstone

Free confidential advice at the Dugdale centre

Two important additional advisers have now been added to our Monday morning advice 'surgery' which has been visited by some 2,500 people since it opened in 2012.

The service at the Dugdale Centre in Enfield Town, which runs every Monday from 10am till 12 noon, will finish on 12 December for the Christmas break and resume on Monday 9 January with the regular services provided by Enfield Citizens Advice, covering benefits, debts, pensions and general advice, and that of solicitors Stennett and Stennett.

Enfield Alzheimers Society adviser Remi Oke, who has spent 18 years studying the disease, will be available once a month (next days are 12 December and 16 January) for face-to-face guidance for people suffering from dementia, their carers, friends and relatives.

George Ttouli, a member of the Society of Later Life Advisers, will be there every week (except Monday 16 January) primarily to deal with HMRC and other tax queries.

Screening hearing tests can be booked through the Forum office 020 8807 2076 for 6 February (5 December is fully booked).

Celebrate Christmas with **STAR TURNS**



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info@enfieldover50sforum.org.uk

New champion for older workers

Ageism at work is just as bad as racism and sexism, says Andy Briggs, the 50-year-old chief executive of insurer Aviva, recently appointed to a new post of business champion for older workers charged with encouraging company bosses to recruit the over-50s.

Work and Pensions Secretary Damian Green, announcing Briggs' appointment said: "**We are not just living longer, we are able to work and earn and contribute for longer. This generation of over 50s can combine the wisdom of experience with the fitness of youth.**"

Mr Briggs has said that elderly Britons looking after frail loved ones are being forced out of work because firms will not let them work part-time. This "**unconscious bias**" of companies means they are not supporting employees with carer responsibilities and this is contributing to the "missing million" of older workers who want to have a job but cannot find one.

He also called on elderly people considering retirement to rethink, saying that staying in work could help keep off dementia. He predicts working into your seventies will become "**increasingly**" normal as life expectancy begins to reach into the nineties.

Recent research found that over-50s applying for jobs were five times more likely to get an interview if they did not disclose their age. "**In my experience, innovation and creativity are not age-related,**" said Mr Briggs.

Latest figures show that some 27% of men aged 65 to 70 are in paid employment compared with 15% a decade ago and 258,000 over-70s are working – double the number a decade ago.

Advertorial**Taxi for the Taxman!**

By Bal-Krishna Patel, Solicitor, Stennett & Stennett

You may have read my article (amongst others) on the Residential Nil Rate Band and David Cameron's promise of the million pound inheritance tax allowance. In these times of uncertainty and a new Prime Minister, almost anything is possible between now and next April when the first tranche of the allowance is due to be implemented. Some experts believe it may be scrapped altogether!

So with the existing legislation, are we stuck with the relatively paltry allowance of the £325,000 Nil Rate Band? Well, there is the transferrable allowance between spouses which means we can double up to £650,000 but even this barely covers the average three bedroom semi in the Enfield area, let alone personal savings and investments.

But that's not the end of the story. Last month, I saw an elderly couple – Hubert and Iris (not their real names) who were looking to make wills. They were recently married having met at a church gathering. They had both previously been widowed and had families of their own.

They had numerous concerns including long term care and inheritance tax. They also wanted to make sure each other was looked after, yet protect assets for their own children. Following their previous marriages, they had amassed between them assets worth well over £1.1million in total assets. This presented quite a conundrum.

Starting with inheritance tax, each of them could carry over the Nil Rate Band from their first marriage. This gives both Hubert and Iris allowances of £650,000 each, but the problem lies in the fact that you can only carry over one allowance.

Thus if Hubert were to die first, only £325,000 worth of allowance can pass to Iris, and when Iris dies, her estate cannot make use of the allowance left over from her first marriage. Think of each Nil Rate Band as a wedding ring (or wedding 'band'!). They can only wear one band at any one time.

Ironically the solution lay in Nil Rate Band Discretionary Trusts which were commonly utilised by savvy will writers over ten years ago before the transferrable allowance came into existence.

These trusts were drafted into their wills, carefully adapted to meet this situation. In essence, this means that on Hubert's death (if he goes first), his first wife's band and his own band would go into a 'jewellery safe' to which Iris has the key as trustee for the remainder of her lifetime.

Upon her subsequent death, these bands which originally belonged to Hubert's family pass to Hubert's children tax free. At that juncture, Iris can use her first husband's allowance as well as her own to pass assets to her own children tax free. Thus between them, a whopping £1.3 million worth of allowance will become available when they both pass.

Their other concerns were mainly dealt with via a life interest trust, meaning that the survivor of them can cream off the income from the other's assets, but the capital is protected for their respective children.

This puts the trust assets out of bounds for Long Term Care assessment, yet gives a steady income for the survivor to live very comfortably.

For a **FREE** will review or for specialist advice on tax, trusts and other matters, contact the private client team at Stennett Solicitors, based at 4 Winchmore Hill Road Southgate London N14 6PT, or call 020 8920 3190.

Pros and cons of Equity Release

Are you considering Equity Release? The forum urges you to consult widely when considering these products.

Always take advice from an Independent Financial Advisor and consult family and friends before making a commitment to equity release.

Equity release is commonly marketed as a way to spend a home's value while still living in it, either by taking a loan or selling part. Do this and if you've dependants, less money will be left for after you've gone. But if you don't have any dependants, it isn't an issue.

While rates don't sound much higher than ordinary mortgages, they often cost much more. No repayments are made until you die, so the interest compounds rapidly.

For example: Borrow £20,000 aged 65 at 5.5% on a £120,000 home and live 25 years, and when you die £76,000 needs repaying. Though house price rises can offset this.

Make sure you read these key points first:

- It's less of an issue if you've no dependants. If you've no one to leave the property to, you lose nowt as the debt's repaid from your estate when you die.
- It can affect your benefits. Having cash rather than a property can hit those eligible for benefits such as pension credit.
- Explore downsizing instead. For many, a cheaper way to release equity is to downsize – sell and move to a smaller home.
- So explore this, but do it sooner – anecdotally, while many still feel up to moving in their sixties, as they get older the disinclination to move sets in so it's much tougher.
- On the other hand – it could be better to wait as long as you can. As a rule of thumb, at a rate of 5.5%, the amount you owe doubles every 13 years. Therefore the longer you wait, and the less you borrow, the lower the impact on your estate.
- Ensure the company is a member of the Equity Release Council. This trade body's members all guarantee your estate will never owe more than your home is worth.
- Don't think "I may as well do it in one go". For example, if you think you may need £40,000 from your house to cover 10 years, see if it's possible to get £20,000 now and the rest in five years. It'll usually work out much cheaper, plus you may need more cash later for long-term care.
- If you're seriously considering this, speak to an independent mortgage broker or financial adviser with an equity release speciality to find the best deal.

Take care, be cautious, take independent advice from an expert.

With thanks to moneysavingexpert.com

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SOCIAL CALENDAR

The Christmas Lunch and the Encore in January are both sold out! However, there are delights in prospect for 2017 and looking further ahead to 2018. The committee is nothing if not enterprising and, as usual, we try to cater for all tastes and pockets. We are always looking for ways to ensure that we cater for as many members as possible. If you want to join us – we are a friendly bunch – contact Irene Richards on 0203 715 0946 or preferably by email: poosticks2@sky.com. Do please note the occasional advisory warning re limited ability - this is done when necessary to avoid you booking for an event for which you are not able. You cannot always rely on others to help you. As always, our Calendar shows how we support local restaurants and hope you will book and enjoy your lunch or evening meal in a carefully chosen venue.

2017

Thursday 19 January. East End in Enfield

at the Wonder pub 6.30 pm - 9pm. We said 'We'll meet again' and here we are! Come and join Honky Tonk Dave, Mick on Spoons and strictly yourselves for an evening of nostalgia and enjoyment. If you can bash out a song you will be extra welcome! Choose a delicious pie (steak and kidney, beef and onion, chicken and mushroom, cheese and onion, or Cornish pasty) all served with creamy mash and gravy. Includes a pint of beer or 175ml glass of wine or a soft drink all for £9.75. **Spaces are limited so ring Jacky Pearce to secure your place 020 8482 3575.**

Sunday 19 February. A fact filled walk around Hampstead led by **Graham Thomas**. Further details will be in the February/March 2017 newsletter.

Wednesday 15 March, Brick Lane Music Hall. Irish themed Music Hall, £44.50. Join us for an afternoon of fun, laughter and loads of blarney. Enjoy a scrumptious afternoon tea served in the interval. Coach pick up at Lidl/Argos Enfield Town 12.15 prompt returning approx. 6pm. **There are still a few tickets available for this. To book ring Jacky Pearce 020 8482 3575.**

20 - 23 June. Three night break in Leeds, sightseeing, shopping, a three-mile stroll (3 miles/55 mins approx.) along the Leeds-Liverpool canal towpath from the world heritage site of Saltaire through Bingley to the unique Five Rise 'staircase' lock (60ft high). Total estimated cost without Senior Railcard: £150 pp in a double or twin room; £208 for a single room. Cost includes return train fare London-Leeds, 3 nights hotel, breakfast, train fares Leeds-Saltaire & Bingley-Leeds; excludes other meals. Optional visit the Emmerdale Experience @ £20. **No money required yet but to express an interest ring Cheryl Byamukama on 020 8363 0732.**

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 Nov: The Trouble with Sheep and Goats by Joanna Cannon.
15 December: A Redbird Christmas by Fanny Flagg
Contact Sue Scott for further details at scots48@hotmail.com or call her on 020 8368 0861.

Walking group

This group meets Saturday morning at 10.30am by the Café at Grovelands Park (Broad Walk entrance), N21 3DA. This is a small walking group (usually about 10 people) which meets every Saturday for a 40 minute walk around Grovelands Park and 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.

Woodwork and Handicraft Group

Members are busy working on their projects which include a purpose-made bookcase designed to fit in a small space, umbrella stand, magazine rack, DVD storage unit using a vacuum formed skin over a wooden base, jewellery box and our nearly completed candy cart. The bead-making has proved a great success and there are plans to introduce more jewellery-making techniques in the near future. There are no free spaces at the moment unfortunately as numbers are very limited due to the size of the workshop, but for more information, call John Lombard on 020 8367 5921.

The Forum Poetry Group

We are members who come together each month to read and talk about poems, some well-known, some written by us spiced with some music. It is a very sociable time and we all enjoy it. So, why not come along and try us out?

We meet in the Community Room, Town Library on the last Thursday of each month 10.15 – 11.45am. Our meetings will resume in the New Year:

26 January when the theme will be – Portraits/Pictures: led by Irene Richards. This can be very freely interpreted.

23 February – will be led by Andrew Oliver. Theme to be advised.

23 March is an Open session when you bring whatever poems you like and/or a favourite piece of music. (We have a CD player) 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 to Irene Richards (*details above*).

Breaking up the borough

The proposed changes to electoral boundaries will see Enfield split across five constituencies instead of the current three

The Over 50s Forum is strongly urging the Boundary Commission to reconsider its proposals to change the present structure of Enfield's Parliamentary representation.

In a submission to the commission we say "*In proposing to spread this representation across five constituencies instead of the present three, the Commission is, in effect, destroying many years work by all political parties and voluntary sector organisations in seeking to create an environment where our diverse communities come together under a single local authority with well-established, widely recognised Parliamentary representation.*

"To spread nearly 60,000 of our fellow Enfield citizens now living in the Cockfosters, Southgate, Southgate Green, Winchmore Hill and Bowes wards among three new parliamentary constituencies – Hornsey & Wood Green, Chipping Barnet & Mill Hill and Finchley & Southgate – must undermine the community cohesion and community allegiance we have created and achieved in Enfield."

We are concerned that we will be represented by councillors responsible to one single local authority (Enfield) and under-represented by MPs whose major interests must inevitably lie with different boroughs and local authorities containing the majority of their constituents.

"The MP for Chipping Barnet and Mill Hill will not be very interested in his/her 9,000 plus electors currently in the Cockfosters ward of Enfield; likewise the MP for Hornsey and Wood Green will not be over concerned with the 8,000 electors living in the Bowes ward of Enfield.

"They are more likely to be treated as a minor irritant fringe group than the representative voice of older people we now enjoy."

The Forum says this loss of democratic and representational rights is proposed merely to ensure that constituencies are within an arbitrary figure of 5% of an electoral quota set in 2015 which clearly takes no account of the big increase in Enfield's population in the past decade – and, more importantly, no account of the predicted 15% increase in population between now and 2022, reaching an estimated 403,300 by 2032 with a corresponding increase in Enfield's electoral register.

"By 2020-22 there could well be 220,000 electors in the borough which would justify retaining our three MPs. We believe the Boundary Commissioners should surely be planning for this future growth of Enfield's population and electorate, instead of basing its proposals on the 2015 electoral register which is already outdated.

"We cannot help but note that the present Parliamentary arrangement for Enfield residents has proven to be most satisfactory with easy and convenient access to our three MPs."

In our submission to the Boundary Commission, we stressed *"We would urge the Boundary Commissioners to consider again whether numerical equality of constituencies is more important than maintaining and improving the ties between our many diverse communities.*

"Will this be helped or hindered by spreading the electors in five existing Enfield wards among MPs who will have the most tenuous and remote links with the Borough."

Copies of the full Forum executive statement can be obtained from the Forum office

Forum meetings

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

At the Civic Centre, Enfield

Tuesday 31 January

Council Leader Doug Taylor and Cllr Dino Lemonides will discuss '*the 2017/18 Enfield Budget*' with Forum members.

Tuesday 28 February

Joanne McCartney AM, Deputy Mayor for London GLA and Assembly Member for Enfield and Haringey talks about '*her role in ensuring that local voices are heard in City Hall*.' Joanne currently sits on the Economy and Transport committees at the London Assembly.

At Millfield House, Silver Street, N18 1PJ

Thursday, 12 January

Katrina Heal and Dan Slaughter from the Tottenham Hotspur Foundation will talk about '*the programmes it delivers in Enfield for over 50s.*'

Thursday, 9 February

Richard Edwards from the House of Commons talks about '*Women and the vote*' - the suffragette movement and its influence on Parliament.

Southgate Beaumont, 15 Cannon Hill, N14 7DJ

Tuesday 17 January

Tina Coletta from the Enfield Chiropractic Clinic talks about '*the role of chiropractors*' in providing high quality natural spine and joint healthcare.

Tuesday 21 February

Tom Owen, Co-Director of My Home Life will discuss '*What are we going to do about care homes?*'

My Home Life is a UK-wide initiative that promotes the quality of life for older people in care homes and is hosted by City University of London in partnership with Age UK.

ENFIELD BOROUGH OVER 50S FORUM

WINTER FAIR 2017

(Keep Warm, Keep Healthy, Keep Active)

Will take place on Friday 17 February at Enfield County School, Holly Walk

This year we are planning a day full of music and dancing as well as advice on the new Smart meters (which are the new generation of gas and electricity replacing the traditional meters), keeping your home warm, eating well and switching energy suppliers so **KEEP THE DATE FREE** and look out for full details in our February newsletter.

Join the Lottery and support the Forum



Winner Monty Meth and Christine Whetstone

The Forum's fund-raising lottery prize is now £200 a month to mark the inclusion of more players. With more players and the higher the monthly prize then the more funds we raise to help the Forum continue its wide range of activities. More members are welcome.

To find out more or to join, call Jim Cantle 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.



Winner Tony Watts and Christine Whetstone

Monty Meth was the lucky winner of the September prize and Tony Watts the October winner drawn at the Forum Conference.

Remember, the draw is open to anyone, so do recommend us to your family and friends (over the age of 21).

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

Admission £3 is less than half normal prices

5 December	The Infiltrator
12 December	Bridget Jones' Baby
19 December	The Magnificent Seven
2 January	The Girl on the Train
9 January	Inferno
16 January	Queen of Katwe
23 January	Jack Reacher: Never Go Back
30 January	Doctor Strange

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

Green and pleasant land

A local action group is seeking to protect green belt land and its wildlife along Enfield Road from a proposed development

The problem of London's housing crisis continues to have wide implications, with potential intrusions into the Green Belt being considered throughout London, including here in Enfield.

There was a green belt boundary review three years ago when minor alterations were made, but there is another review underway of Enfield's Local Plan and Green Belt.

The first Local Plan consultation revealed that 82% of respondents do not want to build on the Green Belt, but Enfield RoadWatch Action Group expects the Council "to propose the de-designation of certain areas because of perceived housing and infrastructure demands".

The group is opposed to any development on the green belt land along Enfield Road where there are proposals for an 8-form entry secondary school (Wren Academy) and approximately 300 homes.

The Government's Education Funding Agency will soon finalise its site search for the school and the Enfield Road fields remain the school's first choice. People who wish to contribute to the debate can complete the school's survey at [www.wrenenfield.org/take-our-survey.html](http://wrenenfield.org/take-our-survey.html).

This forms part of the school's public consultation and is a good way of expressing your opinion about the fields being used as the school site.

Enfield RoadWatch will post information about future consultations on its website and Facebook page and will notify people who have joined its email list.

If you are interested, contact enfieldroadwatch@gmail.com or visit its website www.enfieldroadwatch.co.uk

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www.fantasticfeet.co.uk

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 more information, **contact Liz Gilbert** on 020 8360 7386.