



Join the online community – free

While the number of older people using the internet and other online services continues to rise, we recognise that there are still many of us who do not feel comfortable sitting in front of a computer. A recent survey shows that 78% of Londoners aged over 75 are not online and an estimated 661,000 people (41%) over the age of 55 in London have never used the internet.

If you would like to learn, the Enfield Library and Museum Service is offering a great opportunity for older people to develop their computer skills.

You can make a start working with Year 12 students from two local secondary schools on a one to one basis, with other over-50s. Together, you will undertake a six week programme called the LearnMyWay computer training package. The programme starts from using a mouse and keyboard to setting up email addresses and browsing the internet.

As confidence grows, the Forum member can move on to other things such as Facebook, shopping or booking concert tickets or holidays online. The students get credited for their volunteer hours and at the end of each programme there is a small celebration.

We are trying to arrange these sessions in the John Jackson Library, Agricola Place (Bush Hill Park) and the Ridge Avenue Library. Just pass your name to the Forum office 020 8807

2076 and we will inform you when the next session will be later in the year.

Forum members preferring individual learning can book themselves in for a supported session at any Enfield library where a member of staff will introduce them to the LearnMyWay programme during a free one hour session.

The learners are then able to book subsequent sessions to work through the programme on their own and at their own pace. Everyone is entitled to one hour free PC use per day in any Enfield Library. However, if they require any further supported sessions there is a charge (£2.50 for concessions, £5 full price).

With the internet, tablets and mobile phones so prevalent these days, going online is a great way to stay in touch with family and friends as well as access information – and even catch up with radio and television programmes you have missed.

The good news is that the number of over 65s using the internet last year rose by 27% to an estimated 42%. But this is still well below the 98% of people under 35 going online. The average time spent online by adults each week was 16 hours 54 minutes. Those over 65, however, spent just nine hours 12 minutes a week because they are less likely to bank online, watch or download TV programmes or films.

Forum Meetings not to be missed

A new support network is being set up to identify and support carers before, during and after the transition of their loved ones into residential/nursing home care. Pamela Burke, Chief Executive of **Enfield Carers Centre**, will be talking at our Millfield House meeting on Thursday 10 July and there is a free sandwich lunch afterwards.

Dot Gibson, the leader of Britain's largest and most active organisation fighting on behalf of Britain's pensioners, will speak at the Forum meeting on Tuesday 26 August. Dot will be launching the **National Pensioners Convention's** campaign for the 2015 general election when the future of all universal benefits will be high on the political agenda.

As Councillor Doug Taylor starts a new four year term as Leader of **Enfield Council**, he will outline the tasks and challenges ahead and seek your views on the way forward. Come along to the Civic Centre on Tuesday 30 September and help Enfield Council select its priorities for the next four years.

See Page 2 for further details and the full list of meetings.

Internet prevents depression

Older people who spend time online are 30% less likely to suffer from depression, according to a study of 3,000 Americans over retirement age. Sheila Cotton, professor of telecommunications at Michigan State University said: "That's a very strong effect, and it all has to do with older people being able to communicate, to stay in contact with their social networks, and just not feel lonely." Her study included people who were depressed before they started logging on. "Internet use continues to reduce depression even when controlling for that prior depressive state," said Professor Cotton.

Digital Inclusion Strategy

The Government has launched a Digital Inclusion Strategy that aims to reduce the number of people who are offline by 25% (2.7million) by 2016. As part of this, it has also launched a new Digital Inclusion Charter, bringing together 40 organisations from all sectors who are committed to reducing the number of people who are offline.

Digital Inclusion Strategy is available, not surprisingly(!) online at: <https://www.gov.uk/government/publications/government-digital-inclusion-strategy/government-digital-inclusion-strategy>

Forum meetings

in Enfield Town

Tuesday 29 July at 10am (At the Civic Centre)

Darren Hughes, Deputy Chief Executive of the **Electoral Reform Society** asks “*How do we breathe new life into our democracy?*” and presents an agenda of ideas to engage citizens and make sure every vote has value in Britain. Darren was a Labour MP in New Zealand over three Parliaments, serving as a Minister in the Helen Clark Government.

Tuesday 26 August at 10am (At the Civic Centre)

Dot Gibson, President of the National Pensioners Convention, will be launching the NPC's campaign for the 2015 general election at this Forum meeting. The future of all universal benefits will be high on the political agenda and Dot will discuss the importance of the Grey Vote and the valuable contribution we make to the British economy.

Tuesday 23 September at 10am (At the Civic Centre)

As Councillor Doug Taylor starts a new four year term as Leader of **Enfield Council**, he will outline the tasks and challenges ahead and seek your views on the way forward and the Council's proposals and future plans for Enfield.

Millfield House, Silver Street N18 1PJ

Thursday 10 July at 10am for 10.30am start

Pamela Burke, Chief Executive of **Enfield Carers Centre**, will be talking about the Centre, its role in supporting carers and the problems experienced when someone becomes a carer. She will also cover the support available from statutory bodies to help reduce the burden on the carer. Following the meeting there will be a sandwich lunch and an opportunity to chat with fellow members.

Thursday 14 August at 10am for 10.30am start

With ongoing Welfare Reforms and continued pressure on household finances and rising costs of goods, we are seeing more and more people struggle to make ends meet, and finding themselves with spiralling debt. **Asha Kahn of Enfield Citizens Advice Bureau** will discuss: Understanding debt - what it is and how we can find ourselves struggling financially; understanding priority and non-priority debts; the role of County and Magistrates Courts; budgeting and how to maximise income; and the cost of borrowing.

Southgate Beaumont, 15 Cannon Hill, N14 7DJ

This is now the Forum's venue for meetings in the third week of the month. Note days and times may vary.

Tuesday 22 July at 10am for 10.30am start

Money Matters: How to make it go further

The Forum committee will share their experiences in the ways in which they get best deals for insurance, gas & electricity, shopping, internet, etc. Members are invited to come along and discuss how they manage to stretch their pounds. Ideas at the meeting will be used to produce a compendium for use by Forum members. Tea, coffee and mince pies will be served at the meeting.

Tax adviser and Forum member Jeff Rodin will be on hand to discuss how to deal with your tax demands.

Tuesday 19 August at 10am for 10.30am start

Arthritis Care is the foremost organisation representing people with all forms of arthritis. Marion Lawrence from Arthritis Care will talk about the organisation; the effects of arthritis on the individual; steps people can take to improve sufferers' quality of life. The organisation represents people with arthritis and involves them in developing and delivering its services. It campaigns for greater awareness of the needs of everyone with arthritis, improved services and an end to discrimination.

The Southgate Beaumont Care Community is the large care home at 15 Cannon Hill, N14 7DJ, diagonally opposite the Cherry Tree Pub. Buses 121, W6, 298, 299, nearest station Southgate Underground. There is ample car parking space.

Jan's Journal

New support for all carers

A new support network is in the early stages of planning aimed at the carers of those in residential or nursing home care. As well as looking at developing existing networks and introducing extra training to care home staff, the network is very concerned to identify and support carers **before, during and after** the transition of their loved ones into residential/nursing home care.

Enfield Carers Centre is developing and looking for funding for this network and their Chief Executive, Pamela Burke is coming to talk to Forum members and guests at our Millfield House meeting on Thursday 10 July.

So, if you are a carer of any kind (and yes, you are still a carer even if your loved one has moved into a care home) or think you might become a carer at some stage in the future, please come along. The meeting is free to attend, you don't need to book it and you will be provided with a free sandwich lunch afterwards. We also have a booklet (provided by Enfield Council) on keeping a loved one's house whilst they are in residential care, which will be available at the meeting.

Who are you?

Culturally we are turning more and more to the concept of the self and this was the theme of our philosophy evening at Millfield House on 10 April. The meeting was well attended as **Professor Nicholas Bunnin** took us through a whistlestop tour of how a study of philosophy may help or hinder our understanding of why we have the concept of self, whether there is a clear demarcation between the self and the rest of the natural world and how we can tell whether we are fundamentally a good person with lapses or a bad person with anomalies. A further reading list, (**available through the office**) has been provided by the Professor for those who would like to take the study further.

Help us beat loneliness

We know that being alone is not the same as loneliness but, according to The Campaign to End Loneliness, 75% of polled GPs reported that they see between one and five self-declared lonely people a day.

Monty Meth and I recently attended a conference organised by the Campaign which addresses four issues:

- * how can we address the pulling back of friends and family from those who are needy?
- * do some care & support services exacerbate the exclusion of groups of people?
- * what kind of societal shift is needed to address isolation?
- * what kind of practical innovations and interventions are the most useful.

We believe that membership of the Forum helps prevent isolation and loneliness for those people who volunteer or join in with activities. Please help us by introducing your isolated neighbour to the Forum.

In the meantime, we are exploring the possibility of having a Christmas lunch on Christmas day itself this year but we need to know if we are likely to get enough volunteers to make it work. We are not asking anyone to commit at this stage but if you think it possible that you might be able and willing to give up a few hours on Christmas day *please* let the Forum office know.

Jan Oliver

Development Officer

NHS crisis looms for all ages



On 21 May – on the eve of the recent local council elections – the Enfield Gazette & Advertiser ran a double-decker headline right across the page: **'Cameron promises funds for primary care after hospital services removed'**.

What funds and when was not disclosed. Whether Mr Cameron is confused by the 4.35% increase in funding previously awarded to the Enfield Clinical Commissioning Group (CCG) is unclear. But somebody should tell the Prime Minister that Enfield CCG is still under-funded by £20 million a year and that money for primary care is allocated by NHS England and there's been no sign of more money for Enfield GPs.

Speaking recently to a director of NHS England, I was told how frustrated they are with government announcements being made without any consultation. For example, when answering Prime Minister's Questions in Parliament on 13 May, Mr Cameron said there's now a named GP for frail and elderly patients. Now what's that old saying about **'the wish being father to the thought'**?

Somebody should have told Mr Cameron that the plan announced last January to introduce named GPs for all elderly patients from April **had been delayed**. We are now told that GPs have been given until 30 June to inform all their patients **aged 75 and over** who is their **'dedicated GP personally accountable for their care around the clock'**.

After 30 June, every patient reaching the age of 75 must be notified of their named doctor within 21 days. The named accountable GP will "deliver a multi-disciplinary care package that meets the need of the patient, ensure that the physical and psychological needs of the patient are recognised and responded to by the relevant clinician in the practice; ensure the patient aged 75 and over has access to a health check".

So if you are aged over 75 and have not been informed of your named GP, please ask your surgery why they are lagging behind. If you get no satisfactory answer, please let the Forum office know your name and that of your surgery.

In his interview with the Enfield Gazette & Advertiser, Mr Cameron also said that plans to increase GPs hours across the country would help fill the void left by the closure of the A&E department at Chase Farm Hospital.

Perhaps somebody should tell the Prime Minister that Enfield CCG did not get any of the £50 million Prime Minister's Challenge Fund to improve GP access. A wide variety of ideas are to be trialled including longer opening hours, better

use of technology, appointments through e-mails and video consultations and more flexibility with access.

GP practices in Barking and Dagenham, Havering and Redbridge were the only London surgeries awarded new money to improve access to primary care. They will offer weekday appointments between 6.30pm-10pm, with extra urgent appointments at the weekend, in addition to normal GP opening hours.

Meanwhile, the Royal College of General Practitioners (RCGP) representing GPs is up in arms and **warning that our local surgeries are 'teetering on the brink of collapse'**. It is claimed that the government raided the GP budget to help pay for the reorganisation of the NHS that was not in any political party manifesto for the 2010 general election – and so nobody voted for it.

GPs claim they receive just 8.39% of the NHS budget although they have first contact with 90% of NHS patients. Although doctors at the recent British Medical Association conference rejected the idea of charging patients up to £25 to consult their GP, it was a sign of the growing financial crisis facing the NHS.

Not so long ago, Lord Warner, the former health minister, proposed a £10 a month membership fee to save the NHS from bankruptcy.

I repeat, our own CCG is under-funded by £20 million a year. The NHS still faces a challenge to save £30 billion by 2020. The Trust Development Authority, which oversees all hospital budgets, is said to be running a £240 million deficit and another NHS quango, Monitor, is seeking budget cuts at hospitals awarded the coveted foundation status.

The NHS used to receive a real increase in funding – that is above inflation – of some 3% a year. It is now regarded as a special case by getting an increase in government funding tied to inflation – 2.41% last year – but not enough to cover rising demand by an increased and ageing population when costly new treatments are becoming available.

Mr Miliband says that he will see we all get a GP appointment within 48 hours, without telling us where the money and staff is coming from to meet the bill.

The NHS model we have grown to love and admire can, in my view, only be sustained with an injection of new money year on year. **It is something that should be at the top of our general election agenda come 2015.**

Monty Meth

Enfield Borough Over 50s Forum

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Please note

Vic Smith Beds, which sponsored the Forum's 5,000th member celebrations, is offering a higher discount (up to 20% on some items) than we noted in the last issue. To find out more visit

www.vicsmithbeds.co.uk

or call 020 8882 8292.

Delivering integrated care

Attendees at our AGM were given an overview of the work of the Enfield CCG and some of the issues it faces

'Integrated care for older people' is one of the six main areas identified in the transformation programme being implemented by Enfield's NHS Clinical Commissioning Group (CCG), **Dr Alpesh Patel**, Chair and **Dr Mo Abedi**, Medical Director, told attendees at our AGM on 27 May.

In essence, this means a highly co-ordinated approach by GPs, hospitals, social workers, physios and anyone else involved in an individual patient's care.

The challenge to deliver quality health services in Enfield is particularly difficult as **"we are £20m short of where we should be in terms of funding,"** said **Dr Patel**.

Although Enfield has received some extra money under a new funding formula for NHS commissioning organisations that aims to address population growth, health inequalities and give extra help to areas where there is an ageing population, there will continue to be a significant shortfall.

This is one reason why the CCG is urging people in the borough to get involved with helping the CCG determine local priorities and **Dr Patel** welcomed the role which the Forum's Health Team has played in this process.

"We also urge people to get involved in the Patient

Participation Group at their local GP's surgery – 48 of the 52 practices in Enfield have one. Tell us what you think is needed. This will lead to improved services," he said.

Dr Abedi, who is also a local GP in Ponders End, talked about the significant inequalities between the east and west of the borough, and emphasised that **"everything we do is designed to put patients at the centre of decision-making."**

He explained that one of the ways in which the CCG was improving services was by trying to get practices to work more collaboratively – different GPs have different specialisations so, by working together where relevant, they can provide a higher level of clinical excellence for each other's patients.

The CCG is addressing many other issues, including continuing complaints about the difficulty of making appointments. It has a policy that all GP practices should have the capacity to allow patients to make appointments online.

"We can make many changes but we also all have to work together to persuade the NHS to give us the funding, so everything the Forum and other organisations can do to promote that message to Government helps us all," said **Dr Patel**.

The governing body of Enfield CCG is made up of 50 GP member practices who report to a Board, whose role is to oversee the work of the CCG and ensure that decisions about changes to local health services are debated openly and fairly. The Board includes eight GPs as well as nurses and hospital doctors and meets every other month and welcomes members of the public to attend its meetings and submit questions www.enfieldccg.nhs.uk



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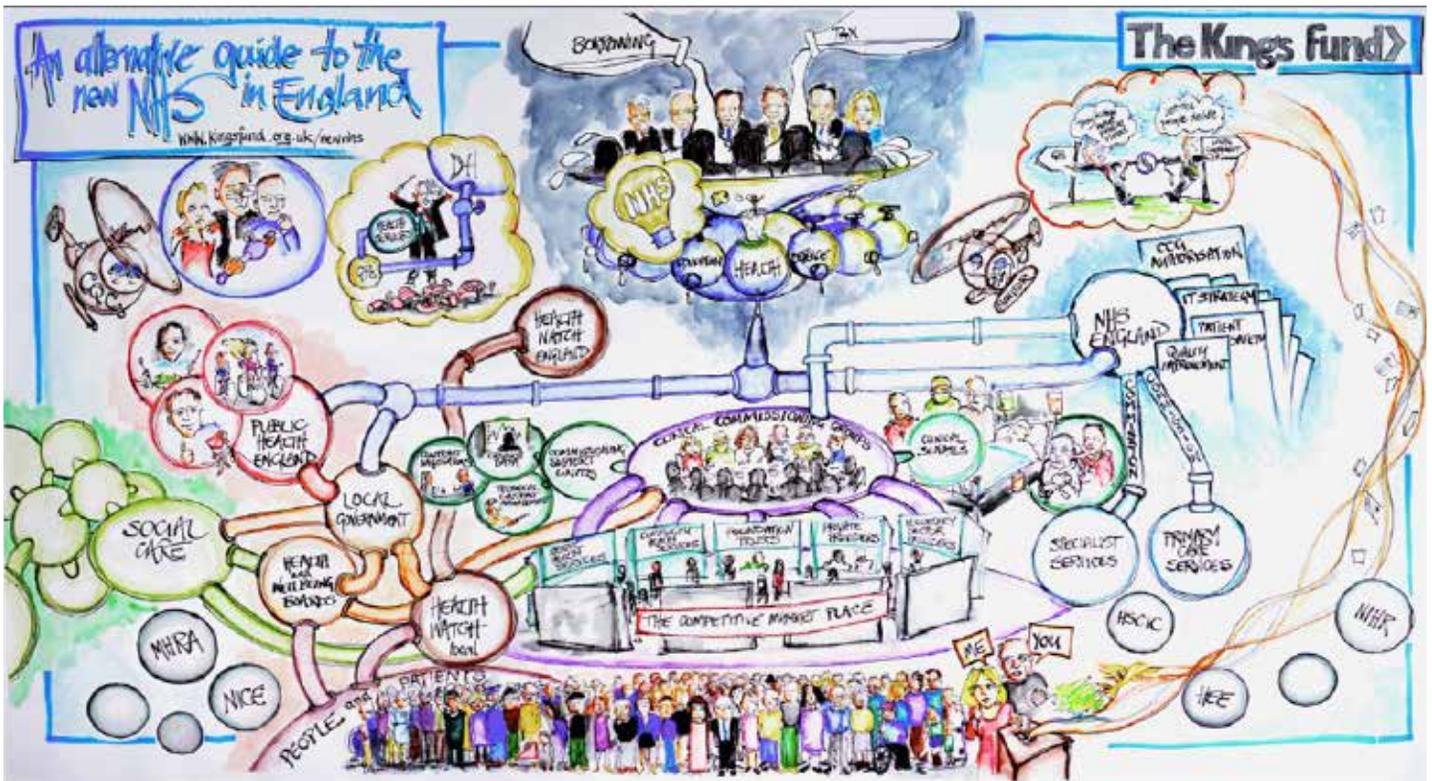
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are remains a challenge



The bigger picture

It may come as a surprise to some of us that one of the key aims of the current reorganisation of the NHS under the Health and Social Care Act 2012 was cutting the number of health bodies. We seem to find new names and organisations being set up all the time.

Admittedly some old organisations, including Primary Care Trusts and Strategic Health Authorities, have been abolished, but what do we have instead?

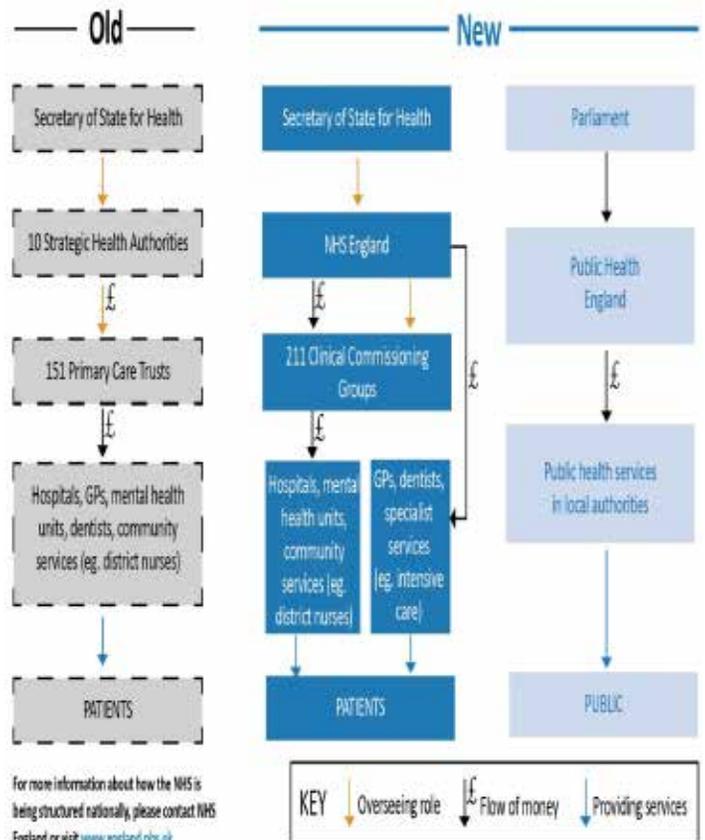
There are now three main groups:

- 1) Commissioners (who pay): e.g. NHS, local authorities, CCG
- 2) Providers (of the services): e.g. GPs, Barnet and Chase Farm Hospitals NHS Trust
- 3) Regulators (who check): e.g. Monitor

For an excellent overview of the current system, go to www.kingshealthfund.org.uk/altguidenhs and watch the animation. It gives you a step by step guide to show how the image above was created.

Or for the official view:

The diagram below is a very simple version of the new health system in England



For more information about how the NHS is being structured nationally, please contact NHS England or visit www.england.nhs.uk

Affordable Indoor Bowling all the Year
with **Bramley Ladies Indoor Bowling Club**

Come and join us at
Bramley Indoor Bowling Green
CHASE SIDE ROAD, SOUTHGATE N14 4AB
Ladies bowl morning or afternoon on Tuesday, Wednesday and Fridays during the winter season.

During the summer season mixed bowling days are arranged with the men. Competitive matches with other clubs and regular social activities are enjoyed.

Application forms are available from:
Southgate Leisure Centre, Winchmore Hill Road N14 6AD
Telephone: 020 8882 7963
or email margaret.eustance@hotmail.co.uk

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.

Fear of falling

More than 200 people enjoyed the Forum's annual Preventing Falls & Keeping Active Day

When older people fall over, it is often not the fall itself that does the most harm, says **Dr Maurice Cohen**, physician for the elderly and clinical director for medicine at the North Middlesex Hospital.

"It is the fear of falling again that is the real problem – and this makes people afraid to do things, to go out of the house," he told the attendees at our annual Preventing Falls & Keeping Active day at Edmonton Leisure Centre. **"And people who do not go out and interact with other people become isolated and prone to depression and this is a much greater issue."**

He also explained that while older people are more likely to fall over, falls do not happen just because we are old. **"Falls happen for a reason and we need to ask 'why did I fall?' and then try and stop it happening again."**

North Middlesex Hospital runs a Falls Clinic twice a week and has various other programmes to help identify those people who have fallen and takes measures to help them stop falling again, including balance classes and physiotherapy.

Other speakers also talked about the importance of keeping active to help us maintain muscle strength and

healthy bones and they emphasised the importance of eye and hearing tests in making sure we do not trip over any potential hazards.



Getting fit session in the sports hall

Most of the day was taken up with a selection of activities which people could enjoy, including pilates, badminton, Zumba (dancing exercise), Tai Chi and aquafit as well as discussions on nutrition, preparing healthy food and podiatry. Various local organisations including Citizen's Advice, the fire service and police, Chase Farm Audiology Unit and the Enfield Carers Centre staffed stalls to tell attendees about their services.



Enfield's Citizens Advice Bureau was one of the many organisations on hand with information for older people

A special feature this year was the introduction of Enfield Council's new keeping safe in the home technology, which replaces the old community alarm service.



Edmonton MP, Andy Love giving the opening address to a packed Audience at the Falls Prevention Day at Edmonton Leisure Centre

Reggae and Soul Night

The night was hot in more ways than one at the Forum's Reggae and Soul night as 60 of our members and friends bopped away to great hits from the 60s to 80s.



It was a great night, with a heaving dance floor and much joviality and good natured banter all round. We ended with a session of 'Madness' which made us laugh!

Apologies to those who wanted more Soul which was skipped over in our eagerness to dance. Look out for the next newsletter in which we hope to be advertising two separate events, one centred around Soul Music and the other a purely Reggae Night.

If you have favourites songs and tunes that you want included in the sound tracks, please email us the details at info@enfieldover50sforum.org.uk or ring us in the office and we will try to include them.

Jan Oliver



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Healthy growth for Forum



More than 80 members attended the Forum's AGM at the end of May in the Civic Centre

The Annual Report highlights the wide range of activities which your Forum has undertaken in the last year

Although we are delighted to have celebrated our 5,000th member, it is becoming more difficult for the Forum to cope with the workload this involves, as John Ball explains in his Chair's Report. He points out that at some time we will need more staff to cope with the numbers, although we would not survive without all the work done by the volunteers, especially those on the Executive Committee.

Our campaigning work continues apace at both local and national level. We have ensured the Borough MPs are committed to maintaining the 'triple lock' on the state pension and worked for people of all ages through our petition calling for more money for Enfield's health services which have been seriously underfunded by successive governments for many years.

Locally, our campaign to stop GPs surgeries using the expensive 0844 phone numbers has been successful as has our two year campaign for a spitting ban to be implemented in Enfield.

The Health Team works tirelessly to keep pace with the alarming rate of change in the local, London and national health economy. They attend meetings, ask questions, make submissions and have established the Forum as a force to be reckoned with. We have played a major role in setting up and selecting key personnel for the new Healthwatch and have a member who represents the voluntary sector on the new Health & Well-Being Board.

The Forum advice centres at the Dugdale Centre on Monday mornings have helped more than 500 people in the last year and the major events such as the Falls Awareness Day, Winter Fair and the Adding Healthy Years to Life conference attracted large numbers of people.

The range of activities arranged by our Social Committee continues to expand with more than 55 events organised last year including everything from dinner at local restaurants, to days out in London, to sailing, wine tasting and trips abroad.

The Forum also organised a trip to the Palmers Green mosque, a dominoes afternoon and quiz nights, as well as the three meetings a month with a range of speakers.

Many of our members take advantage of the discounts which Forum members enjoy at the Enfield Council leisure centres run by Fusion, with the Over50s Days especially popular. We continue to work closely with Fusion to develop more opportunities for our members.

The full Annual Report is available on the Forum website
www.enfieldover50sforum.org.uk

Membership – join up or renew

Forum membership numbers continue to grow although hundreds still need to renew

Have you remembered to renew your membership? Do you want to become a member? Our membership year runs 1 April to 31 March, so fill in the form (sent out with a previous newsletter, download from our website or call the Forum office) and send with your cheque to the office now. Or visit the office and do it all at once! (all contact details on page 3 of this newsletter).

Remember to check the Gift Aid box if you are eligible as that costs you nothing and helps us significantly.

The good news is that most of you have renewed and we already have 4,626 fully paid-up members. So I'm very confident that with many people still to renew, we'll soon pass the coveted 5,000 mark once again – and that is the landmark measure of our success as a campaigning Forum, seeking to improve the quality of life of older people here in Enfield.

Fortunately, I have a great group of volunteers to help with the renewals workload. I wonder why they are all women, by the way? My thanks to all of them.

Do remember that we have a comprehensive list of affiliates, so if you have an interest or hobby please look to see if we have a group which you could join. We do, of course, also have our own activity groups advertised in this newsletter and you'll be welcomed at any of them.

We have had two new affiliates join us recently – **the Friends of Arnos Park**, contact: friendsofarnospark@hotmail.co.uk and **Crossroads Care Lea Valley** which offers a full range of services for all age groups, disabilities or house conditions at any time to support carers and the people they care for. For more information on Crossroads and their services call 020 8373 6210 or e-mail: info@crossroads_leavalley.org.uk

A reminder of annual membership fees: £8 for individual; £12 for couples; £20 for affiliate groups or £100 for individual life and £150 for couple's life membership. If you choose to have an annual subscription, we do encourage joining for multiple years.

I do need to repeat the reminder that new members living outside the Borough will not qualify for discounts at the Fusion leisure centres in Enfield.

Joyce Pullen

Membership Secretary

Affiliate News

St John's Art Group

The St John's Art Group is a very friendly art group for the over 50s. There are no teachers but members are happy to help all newcomers. They also sell boards, oil paints etc at a reduced price. The group meets on Fridays 9am -12 noon in St John's Methodist Church, Elsinge Road (off the A10 near Turkey Street). £2 per week includes tea and biscuits – pay as you come. For more information, call Ann 020 8804 7154.

Southgate Symphony Orchestra

'Five winds a' blowin' concert on Sunday 6 July at 7.30pm at St Mary Magdalene Church, corner of Windmill Hill and the Ridgeway. Includes Overture: Merry Wives of Windsor – Nicolai; Horn Concerto – Mozart; Symphony No.5 –Dvorak. Soloist: Christopher McKay. Tickets for Forum members £9 if purchased prior to concert from Bernard Frankel 020 8367 4688.

Enfield Carers Centre

Enfield Carers Centre is a local charity offering support and advice for all unpaid carers in the borough of Enfield. The centre is our latest affiliate. Full details are available on: www.enfieldcarers.org and from Britannia House, 137-143 Baker St., EN1 3JL Tel: 020 8366 3677.



Call us on: 020 8807 7111



Do you have a skill you would like to share with other people in the Edmonton area? Flower making, Sewing, Creative writing, Exercise, Book club, poetry, Chess, computing skills, Befriending, Dominies or Bingo? Do you have a few hours to spare every week to teach or participate, we would love to hear from you. The Advice centre and ILAC Care would like to hold a series of activities to get our older/younger residents active but we need tutors and club goers.

If you're interested get in touch with Sarah, Denise or Lauren on 020 8807 7111 or email us at info@easdb.org.uk or visit our website www.advicecentreLondon.co.uk

Weekly Activities Advice Centre & ILAC Care

58 Market Square Edmonton Green Market N9 0TZ 0208 807-7111

Day	Time	Programme	Cost
Monday	11am-1.30pm	Advice & Information by appointment	
	11am-7pm	Handy Man Service (CRB)	£25 for 50 mins
	11am-5pm	Befriending & Companionship (CRB)	£13.50 p/h
Tuesday	11am-1.30pm	Advice & Information by appointment	
	11am-7pm	Handy Man Service	£25 for 50 mins
	11am-5pm	Befriending & Companionship	£13.50 p/h
Wednesday	11am-1.30pm	Advice & Information by appointment	
	11am-7pm	Handy Man Service	£25 for 50 mins
	11am-5pm	Befriending & Companionship	£13.50 p/h
Thursday	11am-1.30pm	Advice & Information by appointment	
	11am-7pm	Handy Man Service	£25 for 50 mins
	11am-5pm	Befriending & Companionship	£13.50 p/h
	11.30am-12.30pm	Computer classes	£3.50
	1pm-2pm	Dominoes, Scrabble & Board Games	£2.50
	2.30pm-3.30pm	Sliver Screen Club	£2.75
	TBA (Starts July 2014)	Bingo (Dependent on numbers)	£2.00/ 1 free book
	TBA (Starts July 2014)	Health & Wellbeing 6 week Course	£4.75
Friday	11am-1.30pm	Advice & Information by appointment	
	11am-7pm	Handy Man Service	£25 for 50 mins
	11am-5pm	Befriending & Companionship	£13.50 p/h
	11.30am-12.30pm	Computer classes	£3.50
	1pm-2pm	Dominoes, Scrabble & Board Games	£2.50
	2.30pm-3.30pm	Sliver Screen Club	£2.75
	TBA (Starts July 2014)	Bingo (Dependent on numbers)	£2.00/ 1 free book
	TBA (Starts July 2014)	Health & Wellbeing 6 week Course	£4.75

Pensions reform gets the green light

Government suggests that Dutch-style private pension schemes could be the answer now that people are no longer required to buy annuities

Ground-breaking changes to retirement pensions outlined in the Queen's speech to Parliament on 4 June will be the subject of major legislation in this run-up year to the general election.

In addition to changes previously announced in the March budget aimed at enabling individual pensioners to have their own retirement plan – instead of taking a low-paying annuity – the government is now endorsing the type of private pension systems operating in Holland and said to be more efficient than the UK.

It is said that if a typical Briton and a typical Dutch citizen save the same amount, have the same life expectancy and retire on the same day, the Dutch saver will get up to 50% more pension than the Brit.

The difference is attributed to **'collective pension schemes'** which hitherto have been illegal in the UK where schemes have to be employer or government-backed. Details of how collective defined contributions within a safe regulatory framework will work will only be known when the detailed legislation is announced.

Meanwhile, everyone approaching retirement will be told when they are expected to die, according to new plans revealed by Pensions Minister, Steve Webb. The minister claims the guidance is designed to help pensioners plan how much to spend and save, but it is also closely linked to major pension reforms.

The advice comes just weeks after the Chancellor announced in the Budget last March that future pensioners will be allowed to draw down all their money from a private pension instead of being forced to take out an annuity.

Mr Webb claims that **"most people will live longer than they think,"** but the latest figures from the Office for National Statistics (ONS) show that average life expectancies for men and women are 79 and 82 respectively.

Wide variations in life expectancy between different parts of the country have also been revealed, with those in the north living up to six years less than their southern counterparts. The ONS believes the differences are due to socioeconomic, environmental, educational and lifestyle factors.

Even here within Enfield we have the shocking statistics that life expectancy in the east of the borough is significantly lower than for those in the west.

Critics believe the drift of government policy to make people work longer and pay in more, now creates the possibility that some individuals will never reach retirement age or get back what they have paid in. **The National Pensioners Convention described the government plan to tell people when they will die as crude and little more than a gimmick.**

Plan to avoid death duty

Because of the rise in house prices the number of estates liable for a 40% inheritance tax (IHT) bill is set to double in the next five years. By 2019, this will give the government a 70% increase in IHT receipts. There will be no increase in the IHT allowance until 2018 at least. So death duty isn't going away and the sooner you act, the greater the flexibility you have.

I recently advised Marie (not her real name) who came to the firm's monthly financial advice clinic. She is a widow aged 74. Her late husband Andrew died several years ago and left his entire estate to her. Marie now has assets worth £950,000: consisting of her home valued at £500,000, savings of £300,000, £30,000 of premium bonds and a share portfolio of £120,000.

When Marie dies her personal representatives can claim 100% increase in her inheritance tax nil rate band, as she is able to use Andrew's unused allowance. This would increase her tax free allowance to £650,000.

I explained to Marie that her estate exceeded the nil rate band by £300,000 and if she did nothing her estate would pay tax of £120,000 (£300,000 @ 40% IHT charge).

However with some good financial planning this liability could be significantly reduced or even eliminated. For example, during her lifetime Marie can make specific gifts to her family and friends or even charities which will reduce the value of her estate.

Should Marie not wish to give up access to her capital she could consider placing some of her assets into a trust. There are various trusts available which Marie could use but one of the most IHT efficient options is to 'gift' some of her monies into a Discounted Gift Trust (DGT). A DGT will immediately reduce her estates potential IHT liability whilst providing Maries with a regular income from her capital.

Based on the advice given, Marie decides to place her excess savings, premium bonds and share portfolio over the revised IHT nil rate band of £650,000 into a DGT. From the £300,000 'gifted', Marie can take up to 4.5% per annum of her investment as a regular withdrawal providing her with £13,500 income per annum.

As well as receiving this income her estate will also be deemed to have 'discounted' from day 1 by £137,000 reducing the tax bill by £54,800 (£137,000 @ 40% IHT charge).

Over the next seven years, the remainder of her 'gift' will gradually fall out of her estate when by end of Year 7 the full £300,000 'gifted' is deemed to have fallen out of her estate clear of tax. So instead of an IHT liability of £120,000 her estate will have no tax to pay.

Therefore you can see with come careful planning it is possible to reduce or even eliminate the inheritance tax to your estate upon your death.

The above is only a brief summary of IHT mitigation options available. There are a number of different options which may be more suitable for your circumstances and it is important to discuss these with an Independent Financial Adviser.

Stennett Solicitors holds a free financial advice clinic at its office in Southgate on the third Wednesday in every month from 10 am to 12 noon when you can see a Chartered Financial Planner free of charge. For more information call 020 8920 3190.

Michael Stennett

Free confidential advice

Visit the Dugdale Centre (corner of London and Cecil Roads, Enfield Town)

Every Monday 10am to 12 noon

- An adviser from solicitors Stennett & Stennett
- CAB adviser Loraine Hopwood on benefits, debts etc
- Tax adviser Jeff Rodin (28 July & 18 August)
- Screening for hearing tests 1st Monday of the month – call the Forum office to make an appointment.
- LBE advice on council tax, housing benefit, pensions
- Jobs adviser Lorna Clark
- Health trainers advice on lifestyle

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

Shingles: goalposts move again

The Forum is still trying to nail down the Department of Health to abide by its original plan to offer protection against shingles to everyone aged between 70 and 79.

Here is how the saga of the shingles vaccinations has unfolded:

- 1) Advisory Committee on Vaccination and Immunisation recommends the 70 to 79 shingles protection programme, presumably because they recognised that this would reduce the one in four chance of elderly people getting shingles - and so would actually be less costly for the NHS.
- 2) We discovered that only people aged either 70 or 79 were being offered the vaccine (not everyone from 70 to 79 as originally promised).
- 3) We challenged the Department about going back on this promise. They claimed that there was not enough vaccine in the country to cover everyone in their 70s.
- 4) We approached the manufacturers of the vaccine who assured us that there was no problem with supply.
- 5) We reported this to the Department of Health and have now secured written confirmation from the Parliamentary Under-Secretary of State for Public Health, Jane Ellison MP, that there are "extra doses of the shingles vaccination available for the NHS."

But instead of immediately offering the vaccine, called Zostavax, to a wider number of people, the Minister now queries whether the money used to extend the shingles vaccination programme "would not provide more benefit if spent on other treatments or services".

Our Health Team member Tom Devine and Forum president Monty Meth met David Burrowes MP, who had taken up the shingles issue with Jane Ellison, and asked him to note how the goalposts have moved from the vaccine not being available due to a manufacturing shortage to now being a question of cost-benefit compared with other calls on the NHS.

The Forum has also been battling with the Enfield NHS Clinical Commissioning Group - the body charged with commissioning services to improve the health and wellbeing of Enfield residents - urging them to use their influence to break the shingles logjam.

At our request, Liz Wise, the CCG chief officer, has written to Duncan Selbie, chief executive of Public Health England, explaining how confusing and contradictory the shingles vaccination programme has been and pointing out that the questions raised by the Forum appear to be "representative of wider public concerns" about the vaccination programme.

We are now hoping that Public Health England will contact the Forum directly - as they've been asked to do by Ms Wise - so that we can take our campaign to the highest level. Meanwhile, we should put more pressure on surgeries not only in Enfield but throughout the country to administer the vaccine to more people in the 70 to 79 age range.

This is particularly important when we read that private health clinics linked to overseas air travel are offering the shingles vaccine to anyone prepared to pay £250.

We know that some Enfield surgeries with additional supplies of Zostavax are now administering the vaccine to patients aged 78 in advance of the September 1 dateline for that age group and we would urge all patients in the 70 to 79 age range to press their GPs to obtain supplies and administer the vaccine.

Challenges face Enfield Mental Health Trust

Care Quality Commission warns local mental health trust that it must improve the care it provides via its community services - but funding remains a problem

Plans to secure Foundation Trust status for the Barnet, Enfield and Haringey Mental Health NHS Trust - which would secure its future - have been put on hold while they seek to develop a five year plan and the approval of the Trust Development Authority, one of the many NHS quangos.

In its mental health strategy document 'No Health without Mental Health, the Government stated that mental health must have equal priority with physical health and that more must be done to prevent mental ill-health. Yet funding for mental health in London has been cut by 2% in real terms and they have to find additional real savings.

It has previously been reported that funding spent on mental health care in Barnet, Enfield and Haringey is well below the London average and our community health services lack parity with other parts of London

Meanwhile, the trust has been warned by the Care Quality Commission (CQC) that it must improve the care it provides to people using its mental health community services.

CQC has told the trust to make urgent improvements following an inspection in March at which it was found to be failing to meet the national standards relating to medicines management (for which a formal warning was issued) and supporting workers.

Inspectors found that there were ongoing issues with the way that medicines were managed by crisis teams. Inspectors found that there were gaps in medication records meaning that there was no evidence that people had received some doses of their prescribed medicines. This may have placed people at risk.

Jane Ray, Head of Hospital Inspections for Mental Health in London, said: "We were disappointed to find when we returned that some actions the trust had told us they would take to improve medicines management after our previous inspection had not been completed. This sustained failure to meet the required standard is why we have issued them with a formal warning.

"Patients are entitled to be treated in services which are safe, effective, caring, well run, and responsive to their needs. Our inspectors will return unannounced in the near future to check that the required changes have been made."

CQC has published a full report at <http://www.cqc.org.uk/directory/RRPXX>.

The annual general meeting of the Barnet, Enfield and Haringey NHS mental health trust will take place on at 1pm on Monday 22 September at the Dugdale Centre, corner of London Road and Cecil Road, Enfield Town.

QUIZ EVENING

**Wednesday 16th July at Millfield Theatre
7.30 to 10.30pm.**

PLUS an interval from 8.30-9.30pm
of

Live Jazz Standards from JCR Jazz



Come alone or with friends - we will make up tables of 6 people

Tickets: £6 for the whole evening (or £2 just for the Jazz hour)

Food and drinks available from the bar

Tickets from the Forum office - please send cheque or phone 020 8807 2076 for more information.

A Dementia Manifesto for London

There are at least 70,000 people across London living with dementia, and even more friends and family affected by it. The pace of change in London is fast and can be unnerving for the most alert, so we need to ensure that London becomes the world's first dementia-friendly capital city. It should be a place where those with dementia and their carers can feel welcome and safe, where diagnosis rates meet the need and where those affected have good quality care appropriate to their condition.

The Forum is glad to say that Enfield Council is ahead of the field, providing resources for the Enfield Dementia Alliance and hosting a dementia friends information session supported by both main parties, voluntary organisations, carers and the general public. We were there.

The speaker Jo Cahill, who works with the Alzheimer's Society, described dementia as an umbrella term used to cover over 100 distinct conditions and the session identified:

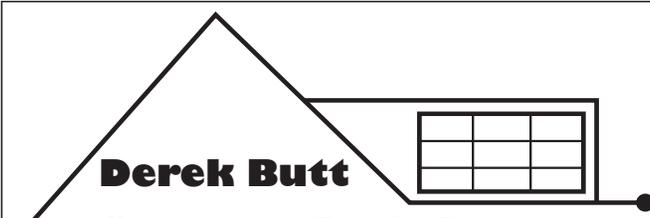
Five things you should know about dementia:

1. It's not a natural part of growing old
2. It's caused by diseases of the brain the most common being Alzheimer's
3. It's not just about losing your memory – it can affect thinking, communicating and doing everyday tasks.
4. It's possible to live well with it.
5. There's more to a person than dementia.



The Forum intends to play its part in raising awareness of dementia and for the establishment of dementia friendly communities, starting with Enfield.

The Dementia Manifesto for London is available from the Alzheimer's Society on line enfield@alzheimers.org.uk or from 53 Lancaster Road, Lancaster Road EN2 OBU. Phone 020 8367 6716.



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Contact me on: Home 01992 631814
Mob 07939 036369
e-mail derekbutt18@hotmail.com

10 reasons to go out this summer

Now that the summer is here (or threatening to be) it's time to get out and about for all sorts of reasons:

1. The skin produces much of the Vitamin D needed by the body during the summer. Don't get sunburnt, but go out and enjoy the sun. It is well-known that Vitamin D is needed for healthy bones and teeth. What is less well known is that it has also been linked to aiding the immune system and reducing the risk of colon, breast and prostate cancer.
2. Enfield is one of the greenest boroughs in London – get out into the parks and enjoy them!
3. Walking is free, easy, very accessible and good for you. Geographically Enfield is not enormous and there is much in the borough that can simply be walked to. You may be surprised how quick walking is and how social it can be just to walk along with someone.
4. Moving a bit more is also likely to help you sleep better.
5. The sun can be good for skin complaints!
6. The Council is sponsoring / promoting events ranging from Baroque music to ceramics to Men's Health throughout the summer. This is in addition to various shows across the borough including the Town show on 13-14 September (at Enfield Town park and attended by approximately 14,000 people), <http://www.enfield.gov.uk/events>
7. Summer is a good time to explore the borough with the children / grandchildren. Besides that, it might do them some good to get off the TV / computer / games console / whatever screen for a while.
8. The only umbrella you are likely to need is the one that goes in a drink (take a raincheck on that one).
9. The more you go, the more you're neighbours are likely to see you and recognise you. We're less likely to be strangers to each other this way.
10. You can go and have a picnic. You won't want to have one in winter so take advantage now.

Glenn Stewart

Assistant Director of Public Health Enfield

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GROW YOUR OWN SCHOOL BASED PROJECT – VOLUNTEERS REQUIRED



Skills for Work Service (Enfield Council) is currently working in 10 primary schools as part of a wider Market Gardening project.

All schools are working hard to grow vegetables and fruits on the school grounds with parents and children. This is helping to both educate the children about growing food and also to provide food to support families.

We require volunteers to help with food growing in schools. You would need to

have an understanding and passion of how to grow and look after vegetables and fruit and enjoy working with children.



The days and hours will vary according to each school. We will need to carry out a DBS check for each volunteer before working with children at no cost to yourselves.

For more information telephone Sharon Davies on 020 8379 3264 or email Sharon.davies@enfield.gov.uk

Enfield Council launches summer activity programme

Enfield Council is encouraging all of us to get active and is running a range of programmes over the summer to help us get started

Fitness through the generations

Enfield Council is asking grandparents to help get their families fit and healthy this summer! With over 64% of adults and 34% of children in Enfield either obese or overweight, the council has devised 'an action packed summer' with a number of children's, teenage, adult and family activities to get the Borough moving!

One activity the council is piloting is Family Bowls with a taster session for grandparents and grandchildren (and the whole family!) at Brimsdown Bowls Club. Children 6-12yrs and adults, £4 per person, on Thursday 31 July and Tuesday 26 August.

Measure up

The Council is also running free open days for adults to come and have their height and weight measured and then be signposted to local activities. If you know someone that might benefit from this, get them to pop along – no need to book!

Saturday 23 August, 1-4pm, Southbury Leisure Centre
Thursday 29 August, 3-6pm, Southbury Leisure Centre
Saturday 30 August, 10am-1pm, Edmonton Leisure Centre

Dancing

Ballroom & Latin Dancing at Millfield House, Silver Street, Edmonton

Social Sessions: 4 July, 15 August, 10-11.30am. Cost £4.

Beginners Block: 11 July - 8 August; 22 August - 19 September, weekly sessions 10-11am. Cost £20.

Improvers Block: 11 July - 8 August; 22 August - 19 September, weekly sessions 11.15am-12.15pm. Cost £20.

Other activities

The Council is bringing back the popular Tai Chi in the park sessions over the summer. It is promoting a golf taster session at Whitewebbs Golf Club (Tuesday 5 August. 10-11.30am. Cost £10.50). It is working with the David Lloyd leisure centres to offer opportunities to enjoy tennis, swimming, pilates and yoga sessions.

Online booking – test the system

Booking of Enfield Council sports courses will be moving to an online system. The council is testing the system before it goes live to the public and is asking for volunteers to help shape how the system is rolled out. Book yourself on to the focus group for testing the system on Thursday 17 July, 10-11.30am, Civic Centre.

For more information on all these activities contact:

The Sports Development Team on 020 8379 3762
or visit the website www.enfield.gov.uk/sport

Fusion Leisure Centres

Fusion Leisure Centres in Enfield offer excellent discounts to members of the Enfield Over50s Forum who actually live in the Borough of Enfield. In addition, they have the Over50s Days running 9.30am - 3.30pm, offering access to swimming, gym, exercise classes, badminton, short matt bowls and other activities. These sessions run on Monday at Edmonton Leisure Centre, Tuesday at Southgate, Wednesday at Southbury and Thursday at Albany.

These days are proving more popular than ever – so much so that there are now extra Over 50s activities at Southgate on Fridays and the Forum is hoping to announce an extension of the Over 50s programme later in the year.

Forum members purchasing the Fusion concession card will pay £7.50 for the year (compared with £20 for non-concessions). To obtain this concession you must produce a valid Forum membership card and must be a resident of the London Borough of Enfield.

Once you have the concession card, you will find that you pay just half price: Swimming - £2 instead of £4; and just £3.85 instead of £7.70 for the following: gym sessions, various classes including yoga and pilates, sauna & steam session and the Over 50s activity day itself.

If you visit the leisure centres a lot, you may find it worthwhile to take advantage of either :

- the Enfield Over 50s Forum rate for Direct Debit monthly membership (giving access to all activities and on any day) at £42 per month – a saving of £4 on the non-concession fee of £46 and there is no joining fee (saving £35) or**
- the Forum annual membership rate for any time access and no £35 joining fee at £420, a saving of £40 on the £460 charge for non-Forum members.**

In addition, Fusion also has the following concession off-peak charges: Monthly direct debit off-peak with Forum concession card (gym, swim, sauna, steam, studio 7 day booking and rackets) NRG card included £29. Valid Mon-Fri 9am-4pm, Sat & Sun 12 noon-close. Without a concession card the charge for the same times is £39.

Please note: Forum members living outside the Borough with existing Fusion membership will be allowed to retain their discounts when the renewal date is due. But if they allow their membership to lapse they will not be allowed to re-join at a discount. Forum members living in the Borough who have annual membership rates lower than £420, and do not allow their membership to lapse, will be able to renew at the same rate they now pay.

John's jottings



A fair and equitable system?

At the recent EURAG (Federation of European Older Persons Organisations) conference in Albania it became clear that although the country is now open for business and has elections, extreme divides of wealth persist. Absolute poverty is rampant, with begging at levels like India. Locals claim corruption is endemic. There is no publically funded universal safety net. Estimates suggest that since the overthrow of the communists over a quarter of the population has emigrated, mainly to Italy.

The process of joining the EU is on hold until such times as corruption is reduced and Government becomes more transparent. Looking forward, Albania is developing its tourist industry. The brand new hotels on the Adriatic look very attractive for a cheap sea front holiday. But don't even think of driving there. In places the roads are suitable only for 4X4s with big wheels.

Albania seems a perfect example for French economist Thomas Piketty whose book *Capital in the Twenty First Century* has caused a sensation by claiming that wealth becomes ever more concentrated because the returns to capital are higher than the rate of economic growth.

Like Russia where, following the collapse of communism, a small group of oligarchs managed to secure for themselves most of the assets of the country, well-placed Albanian insiders acquired the bulk of the wealth of the country and, as in Russia, the rich have subsequently become richer and the poor have remained poor.

According to Mr Piketty, data shows that a similar, if less dramatic concentration of wealth has occurred in many western countries, including the UK.

National Statistics have this month produced estimates of the concentration of wealth showing far less concentration than Mr Piketty's figures but there seems little doubt that he has identified a serious problem.

Whilst many commentators have questioned Mr Piketty's proposed solution: colossal tax increases, few would doubt that everyone should pay their fair share.

This is not the case when, for example, multi billionaire Mrs Phillip Green lives as a tax exile in Monaco and receives hundreds of millions of tax free pounds from Arcadia, the Top Shop group, which is run by her husband Sir Phillip. The distribution of wealth could become a major issue in the coming election, but it is anybody's guess if a sensible solution will be offered.

By the way...

Apart from charging us 5 pence for supermarket plastic bags, the big 'new idea' in the Queen's Speech was the announcement of work place collective pensions. Minister Steve Webb describes the Dutch 'mega funds' which he aims to replicate as "some of the best in the world". Instead of personal pension pots, the funds will pool risks and highly skilled investment managers and actuaries will deliver better results than would be possible in individual funds. Ignoring the fact that the Dutch is considering legislation to permit UK style personal accounts, is this idea new? Pooled funds, experts investing, actuaries telling us what we are allowed to draw. Familiar? Equitable Life? Two bottles of Prosecco to the best reader's explanation of the difference between the new pooled funds and Equitable Life. Entries to me c/o the office.

John Ball, Chair

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Advice from Metropolitan Police

The Italian economist Wilfredo Pareto observed in 1906 that 80% of the land in Italy was owned by 20% of the population, and developed this theory by observing peas in his garden.

This holds true for crime as well and the MPS has been piloting an approach that began in Portsmouth to target prevention efforts. Criminals will seek the easiest route so even the slightest effort to use natural surveillance, improve lighting, and control access is worth it.

The doctrine states that every crime needs a victim, offender or location and if one of the sides of the triangle is removed (arresting the criminal(s), increasing awareness among victims, or changing the location), then a crime is prevented.

Although some longer roads such as Green Lanes will host more crimes, careful analysis of each street often reveals a reason for the crime, with some streets hosting no crime, and others having a disproportionate amount.

It demands a detailed look at not only a particular street or car park, but the area of the car park and the time. For locations with a bigger problem, then it may take a one-way system in a car park or a barrier with a ticket system, or removing desirable items from a shop aisle near the door. But if this is justified by the number of crimes, then it is worth the police or council persuading partners to make the changes needed.

For example, a dedicated parking area for builders' vans was introduced in a car park and crimes stopped almost overnight. We asked a PCSO to visit certain streets in a ward that suffered burglaries, and the results were impressive. 18 burglaries in that area in April 2013, and only one in April this year, proving that Pareto's principle holds true.

Greg Coates, Detective Inspector, Enfield Police Station

Social Calendar.....

Our latest offerings – there have been some amendments – check out The Wonder Pub information and also there are still spaces for the wonderful Cotswold Capers. The Social Committee is open to everyone and especially welcomes ideas for events, etc. However, you would be expected to organise this (with the experienced help of the committee.) You can contact Irene Richards on 0203 715 0946 or by email poosticks2@sky.com

Monday 7 July – Wednesday 9 July. Cotswold Capers! There are still some twin rooms left on this 3 day walking, eating and cultural trip to the idyllic Chipping Camden. (See the March/April Newsletter for further information) There is just one single room left. For a booking form and further details, contact Olivia on 020 8447 8841 or email oliviaharrod@virginmedia.com. If you are a single traveller but would be prepared to share a room then let me know.

Wednesday 16 July. Myddleton House Garden Picnic. This popular event is held in delightful stately home surroundings. Simply bring food and drink you would like to share with others plus a folding chair or two for comfort. It is a very informal social affair – starting at around 12 noon and finishing when you want to. We usually stake our claim on the far side of the pond and settle down to eating and chatting. Join us there. Take a walk around the wonderful gardens. There is plenty of parking but no public transport. For further details contact Irene on 020 3715 0946. If the weather is not kind, assume the event is off.

Wednesday 16 July. Quiz and Jazz Evening, 7.30-10.30pm. Come alone or with friends for a fun quiz night with lots of small prizes. A live jazz performance from JCR Jazz will liven up the interval with standards such as Blue Moon, As Time Goes By and Girl from Ipanema. At Millfield Theatre (bar area), Silver Street, London, N18 1PJ. Cost £6 for the whole evening or you can come just for the jazz (between 8.30 and 9.30) for only £2. Drinks and food available from the bar (please order for the interval). Tickets (for members and friends) from the Forum office 020 8807 2076.

Sunday 20 July. Traditional Turkish breakfast, 10am. Join us for a leisurely get together and Mediterranean Breakfast at the ever popular Samdan Turkish restaurant on the Green in N21. This traditional breakfast includes eggs, chicken salami, tomatoes, cucumber, olives, honey, cheeses, butter, jam, a basket of bread and tea or coffee. We will meet there at 10am and get the day off to a cracking start. The cost is £11 per person which includes a small restaurant tip and a small Forum donation. To book your place, either phone Olivia on 020 8447 8841 or email on oliviaharrod@virginmedia.com

Tuesday 22 July. Join us at 10.45am for a day at Kensington Palace. You can wander at leisure through the Kings State Apartments and the Queens State Apartments as well as enjoy the Palace gardens. There are two exhibitions included in the admission price: Fashion Rules - featuring rare and exquisite dresses from HM Queen Elizabeth II, Princess Margaret and Diana, Princess of Wales and The Gorgeous George's - George II and Queen Caroline - £12.50 per person: Meet either at Enfield Town Station or High Street Kensington tube station. Entrance to the Palace is from the park and is a 10-15 min walk from the tube station. A cafe and facilities are available within grounds. Wheelchairs available if requested on booking. Contact Heather Cole on 020 83637286 or email robco@hotmail.co.uk to book or for more info.

Tuesday 5 August. River Cruise and Cream Tea at 2.30pm. Enjoy a leisurely trip on the River Lee on board the Lady of Lee Valley. The cruise lasts 2 hours and includes tea/coffee, two homemade scones, butter and strawberry jam. Cost £13.50 per person. Meet at Broxbourne Riverside Car Park (parking permits will be supplied). Wheelchair access to the boat possible. For more information and to book please contact Heather Cole 020 8363 7286 or email robco@hotmail.co.uk

Saturday 30 August. Come with us for a trip on the Epping Ongar Railway and to visit the End of Summer Fair. Ride on a steam train through the Essex countryside. Experience some late summer fun, Morris dancing, folk music, traditional fairground attractions and a sumptuous choice of thirst quenching ciders. Limited to 20 for this fun day out. For further details fares, etc. contact Martin Griffith on 020 8805 7345. NB: Please note this is not suitable for wheelchair users or those with limited mobility.

Friday 5 September. Bridge Exhibition, West India Quay Museum. A day out in London to a FREE exhibition focussing on the River Thames' crossings and its bridges, past, plus the design of the future planned Garden Bridge. The exhibition will feature rarely seen contemporary and historical artworks, alongside photography and film to consider the significance of bridges within London's landscape. Afterwards, you can stroll along the Thames, shop in Canary Wharf or just sit, have a drink and enjoy the surroundings. Contact Cheryl on 020 8363 0732.

Friday 12 - Monday 15 September. World War 1 Centenary Event: 2 day guided tour of the Somme Battlefield. 3 nights bed and breakfast at Mercure Hotel in Arras. Pick-up will be opposite Enfield Town Station. Channel Crossing by ferry. Cost: twin or double room £279 per person, single room £354 per person. Optional Insurance £30 per person. Limited to 14 people. To reserve your place call Roy Barrows 020 8360 8561.

Thursday 18 September. Miss Saigon at 2.30pm. This fabulous musical returns to London after 25 years so come with us to see it. This epic love story tells the tragic tale of a young bar girl Kim, orphaned by war, who falls in love with Chris an American GI – but their lives are torn apart by the fall of Saigon. To book your ticket, priced at £37.50 but worth £67.50, contact Olivia on 020 8447 8841 or email oliviaharrod@virginmedia.com

Wednesday 1 October. Visit to Highgate Cemetery. 11am. Cost £15. This historic place of 53,000 graves has those of Karl Marx, Douglas Adams and Christina Rossetti amongst others, plus fine monuments. The tour of 90 minutes will include an extended tour of the West cemetery and an introduction to the East where you can explore as you please. This event is not suitable for people with mobility problems of any kind. Limit of 30 places. Meet at Archway Tube Station by 10.15 as there is a short bus ride and walk to the cemetery. Afterwards lunch can be had at one of the local pubs or restaurants. Contact Sue Scott to book your place at scotsf48@hotmail.com or by phone on 020 8368 0861 before 12pm.

Thursday 16 October. Guided Tour of the Great Kitchen & State Apartments Windsor Castle. Get a behind-the-scenes view of life at the castle. The Great Kitchen is the oldest and nearly unchanged kitchen in the country, approx. 750 years old. We start the day at the Winchester Tower with refreshments and an introduction to royal dining. The Tour lasts 3-3.5 hours from 10am - 1pm. You will need to be able to manage this length of time on your feet. £35pp excluding your extra transport costs from Waterloo Station to Windsor on the 8.28am train approx. £17.90 return. For more information ring Cheryl on 020 8363 0732.

Wednesday 22 October. The only way is Essex. Join us for a delightful and informative day out to our neighbouring county of Essex as we explore the coastal town of Maldon, enjoy a pub lunch and have a guided tour of beautiful

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.

Friendly household and garden helper available

I am a 17 year old female student at Capel Manor studying Countryside Management



I can help with garden maintenance (weeding, planting, strimming, lawn care, hedge and tree care), as well as light household chores (hoovering, dusting, washing-up), shopping, dog walking (I have my own dog), cat and small animal feeding.

Available Wednesday, Fridays and Weekends.

Very reasonable rates starting at £4 per hour.

Enhanced police check and references available.

Telephone Louise 020 8367 2088

....Social Calendar

privately owned and managed Hazeleigh Wood. Afternoon tea and cake are included but only 25 places available so contact Olivia for further information by email Oliviaharrod@virginmedia.com or 020 8447 8841

Thursday 30 October. East End in Enfield. Food and entertainment for £9.75 at The Wonder Pub, Batley Road, Chase Side, Enfield EN2 0JG. Food 6.30pm, music from 7-9pm. Buses 191/ W8, parking available. Now's the time to roll the barrel 'cause the Forum's all here!!!!'. Fancy joining us for an evening of good old fashioned music? Honky Tonk Dave on piano. Mick on washboard and spoons. Tonight we have the bar exclusively for our members. You can enjoy food, fun, dance and sing all evening, or just enjoy the lively atmosphere. Choose from steak & kidney, beef & onion, chicken & mushroom, cheese & onion pies or Cornish pasty served with creamy mash. Washed down with a soft drink, pint or 175ml glass of wine. Ring Jacky Pearce to book, with your preferred pie, on 020 8482 3575. (For those 35 already booked please ring Jacky with your choices).

Thursday 6 November. Lea Valley Walk, a stroll from Cheshunt to Waltham Cross. It is approx. 3.5 miles. Then a snack and maybe a visit to Waltham Abbey. Meet Cheshunt Station 10.30 am. For more information, phone Cheryl on 020 8363 0732.

2015 – Advance Notice!! A number of members have already booked for these trips.

March 19- April 3, 2015. Come to Cuba!!! Join us on this very special Travelsphere 16 day escorted trip to the fascinating island of Cuba, with its natural beauty, vibrant culture and incredible history. The neon-green fields of the Vinales Valley, out-of-this-world scenery in the Sierra Maestra Mountains and Guardalavaca's sunbaked sands are just some of the highlights of this Cuban adventure. This holiday has 20 places available and costs from £2519 per person. For a booking form and further details about excursions, visa and single supplements, please contact Olivia on 020 8447 8841 or email oliviaharrod@virginmedia.com

November 5-14, 2015. India here we come!!! Beyond the Golden Triangle. Ever more adventurous, how about this 10 day Forum trip in the autumn of 2015? Sun dappled forests with stalking tigers. Frenetic street bazaars, with sizzling food stalls. Imperial cities, with jewel-studded palaces. Discover India's intoxicating cultural cocktail on this soul-stirring 10 day tour with Travelsphere. The itinerary is too packed to describe in few words, so contact Olivia for a booking form and for more information. The holiday cost is yet to be confirmed (as I have booked prior to brochure prices being finalised for 2015) but will be approximately £1,849 per person. There is a single supplement and visa is required. Contact Olivia on 20 8447 8841 or email oliviaharrod@virginmedia.com

Club News

Over50s Book Club

Into our fourth year as a very successful book club, we still manage to draw an average of 12 people to each meeting from our total of 27 members. And, gentleman, don't be put off please, we do have some male readers too. Our selection of books continues to be led by our members and that means we have a good variety. We have read Khaled Homeini, Andrea Levy, Margaret Forster and J M Coetzee amongst others. We do require books be fiction, paperback, still in print and preferably not more than 350 pages (not all of us read quickly) and we meet at Enfield Library on a monthly basis, 10am - 12 noon. We have the following books coming up:

Wednesday 16 July - Devil-Devil by Graeme Kent

August (summer break). September - TBA

Wednesday 15 October - Sycamore Row by John Grisham (Note venue is The Jolly Farmers, 11am until 2.30pm)

Tuesday 25 November - Life after Life by Kate Atkinson.

Wednesday 17 December - Brat Farrar by Josephine Tey

For more information contact Sue Scott by email at scotsf48@hotmail.com or phone: 020 8368 0861

Knit & Natter

Never knitted or crocheted? Then, we can teach you. Or come along to share your knowledge and swap patterns/ideas. New people are always welcome and it's a great chance to make new friends. If you knit for our charity (Noah's Ark Children's Hospice) we will even give you the wool! Sessions are held on the ground floor of the Dugdale Centre, 39 London Road, Enfield, on Tuesday afternoons 2 - 4pm and Wednesday mornings 10.30 - 12.30. There is a 50 pence voluntary contribution which goes towards buying wool etc, but if you have any spare wool, we can certainly put it to good use.

Phone Liz Gilbert 020 8360 7386 if you have any queries or would like more information.

Over50s Choir

If you are interested in joining the Over50s Choir, simply turn up at one of the two sessions and talk to choirmaster Simon Gilbert, an experienced singer, stage performer and director. Everybody who feels they have a voice is welcome to come along and take part. There are no auditions and no need to read music. You'll enjoy a warm welcome from extremely friendly people and learn some great songs at the same time. Men are particularly welcome! Cost is £5 per session. Our daytime choir meets Mondays 11am -1pm at The Holy Trinity Church, Winchmore Hill N21 and our evening choir meets Tuesdays 7pm - 9pm at Millfield Arts Centre, Silver Street Edmonton N18.

Contact Simon at: simon@letthepeoplesing.co.uk or call him on 020 8360 7386.

Woodwork Group

The woodwork group based at Enfield County Upper School is coming to the end of a very successful 4th year, with average attendances of 11 people per session. The skill level of those who have been attending regularly has continued to improve and the organiser John Lombard is very grateful to his two colleagues PJ Brogan and Joe Ormsby for their assistance. Some of the following items have been produced: bathroom cabinet, storage boxes, folding tables, cutting boards, door canopy, umbrella stand, chess board and jewellery boxes. Unfortunately, due to the size of the workshop, numbers are limited to a maximum of 14 so until someone drops out, anyone else who is interested has to go on the waiting list. For further information, contact John Lombard on 020 8367 5921.

Poetry Group

The Over50s Poetry group meets on the third Thursday of the month in either Oakwood or Enfield Library. A different member is encouraged to select a theme and lead the discussion each month. Poems are interspersed with music, also chosen by the member leading that month. Attendances vary from about 12 to 28 and new members are always welcome.

For more information about the meetings or the group, contact group co-ordinator David Blake on 01992 637 829 or email davidstanleyblake@gmail.com

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

Admission £3 is less than half normal prices

7 July	Zero Theorum
14 July	Love Punch
21 July	The Long Way Down
28 July	Blue Ruin
4 August	The Double
11 August	Noah
18 August	Frank
25 August	Two Faces of January

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

**Corner of Southbury Road and A10
Buses 121, 191, 307 and 313 to the door**

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Smiles

Lovers of English will enjoy this. There is a two-letter word that perhaps has more meanings than any other two-letter word, and that is 'UP.'

It's easy to understand **UP**, meaning toward the sky or at the top of the list, but when we awaken in the morning, why do we wake **UP**?

At a meeting, why does a topic come **UP**? Why do we speak **UP**? We call **UP** our friends. Why are the officers **UP** for election and why is it **UP** to the secretary to write **UP** a report?

And we use it to brighten **UP** a room, polish **UP** the silver; we warm **UP** the leftovers and clean **UP** the kitchen.

We lock **UP** the house and some guys fix **UP** the old car.

At other times the little word has a really special meaning.

People stir **UP** trouble, line **UP** for tickets, work **UP** an appetite, and think **UP** excuses.

To be dressed is one thing, but to be dressed **UP** is special.

A drain must be opened **UP** because it is stopped **UP**.

We open **UP** a store in the morning but we close it **UP** at night.

We seem to be pretty mixed **UP** about **UP**!

To be knowledgeable about the proper uses of **UP**, look the word **UP** in the dictionary.