

## Decent pensions for all

No matter which way you look, the Government is seeking to rewrite the rules on pensions. In fact, they have already changed the rules on calculating future inflation-linked increases in the state retirement pension without warning, negotiation or consultation. The measure now being used is the lower Consumer Prices Index (CPI) rather than the long-established Retail Prices Index (RPI).

This affects not only the 12 million old age pensioners, but all those receiving pensions from service in the armed forces, many of whom retire at the age of 40 and can well live another 40 years or more. It affects the retirement pensions of the police, teachers, doctors and fire-fighters among many others. This is a clear case of cutting existing entitlements in spite of ministerial assertions that no such cuts are being made.

The Armed Forces Pensions Society calculates that the change in indexation from RPI to CPI will mean a disabled double amputee 28-year old corporal will lose £587,000 by age 70; a 40-year-old Royal Marines sergeant will be £212,000 worse off by age 85 and a 40-year-old squadron leader will lose an estimated £319,000 by age 85. And the widows of servicemen killed in Iraq and Afghanistan will also see their aggregate pension income vastly reduced.

Pensions are now top of the public agenda because the government wants to see everyone employed by local or national government increase their pension fund contributions by about 50%; work for more years before retirement and then get a lower pension by changing their pensions from one based on final salary to a person's career average earnings. And this at a time when there is a two-year pay freeze and inflation is almost 5%.

In addition, some 2.6 million women who thought they would reach pensionable age at 60 are being told by the government that they will have to wait longer under plans to raise the women's pension from 60 to 65 by 2018 and then in 2020 the pension age will be 66 for both men and women.

The Forum asked David Burrowes MP, parliamentary private secretary to Oliver Letwin, the Cabinet Office Minister, to arrange a meeting with Mr Letwin about the pension changes, but this was not possible to arrange. So a small deputation will meet Mr Burrowes to convey our opposition to changes which, it must be said, affect all pensioners – not just public sector workers as the press pretends. Call the office if you would like to join the deputation.

Nor are the planned changes anything to do with the financial deficit which the Government plans to clear by 2015. If the government has its way the pension changes are for all time – though the switch in inflation indexation from RPI to CPI has to be approved by Parliament every year.

Pensions is the one issue when we can truly say: "we're all in this together" no matter how hard the media tries to play one section off against another. The pretence that it is hard-working taxpayers in the private sector who are funding the pensions of public sector workers, teachers, civil servants and others needs challenging.

For example, we read that the local government pension scheme – covering our council workers – is a fully funded scheme which is well in the black. Far from being unaffordable the average annual payout is just £3,800 a year, but for women it is less than £2,800 – a mere £6 per week! The NHS scheme has more going into it than is paid out. And I gather the government has refused to allow the teachers' pension fund accounts to be published. Is there something to hide?

Was anything said about these plans to change the pension arrangements before the general election last May? Not only were leaders of both coalition parties silent, they positively denied having ideas about changing index-linking and now we learn that the change from RPI to CPI is expected to lead to a 25% reduction in the value of pensions come the retirement of young people.

And if the government insists on using the lower CPI to measure pension increases why does it allow the rail, energy and water companies to use the higher RPI as the inflation measure to increase prices?

As we try to separate fact from fiction in the long-running pensions saga it is worth reminding ourselves that we paid national insurance contributions for 30 years or more when working so that we could have a decent pension on retirement. We were robbed for 20 years when Mrs Thatcher changed the pensions increase link from average earnings to prices – and now we are being robbed again by changing the link from RPI to CPI

*Monty Meth*



**Two hundred older people attended a very successful 'Watch your step' Falls Awareness Day at Edmonton Leisure Centre on 20 June, run by the Forum staff and volunteers and supported by the local authority and other partners.**

**In partnership with Enfield Council**  
**Monday morning face-to face confidential advice**  
**at the Dugdale Centre, Enfield Town**  
**Every Monday 10am – 12 noon we have:**

- Free 15-minute legal advice by solicitors Stennett and Stennett
- LBE officers can help with council tax and housing benefit queries
- Job Centre Plus offer specialist advice to the Over 50s
- Pensions, disabilities and carers advice by appointment
- Log your Trading Standards and GLA constituency questions

All in pleasant, relaxed surroundings. Just drop-in with your enquiry. Or, if you are in the vicinity, pop in for a cup of tea and a chat. ***We'd love to see you.***

## Solicitor Michael Stennett opens his casebook

### ***Ticking time bomb - the danger of appointing the wrong executor***

In about 2006, David came to my office seeking advice about his late father's will. His father, Bob, had made him the sole executor. David was the only child from Bob's first marriage. Bob married for a second time to Ann and they lived together in Bob's house.

David came to see me because Bob had died and he had to deal with his affairs. In his will Bob left the house to David subject to Ann having the right to live there until she died. Bob gave one part of the residue, comprising substantial savings, to Ann, and the other part to David, with a proviso that the capital from David's share would be used to generate income for Ann during her lifetime.

David did not like Ann. He blamed her for the problems his parents had when they were married. And he was angry. Why should Ann have what was rightfully his! David wanted to know what he could do about the will. I said the will was a binding legal document and his father appointed him as sole executor, expecting him to carry out his wishes promptly and efficiently.

I did not see David again until recently, when he gave me a large bundle of court papers. He admitted that he had not dealt with the probate. Ann was frustrated by his failure to transfer part of the savings to her and invest the rest to generate an income and decided to sue David for failing to wind up the estate. The matter was settled but only after David was ordered to pay the costs of the court action. Much to David's annoyance, Ann has remarried and she and her new husband intend to enjoy the use of the house for a very long time.

The wrong executor of choice can lead to full scale explosions. Consider the following points before deciding who should manage your affairs. Will the executor be around when you die? Choosing an executor the same age as you may not be wise. Are there tensions within the family that may explode after your death? Disagreements

can exist when the person making the will has had more than one relationship and the estate is to be shared amongst the families.

Will the executor have the time to deal with the estate? Administering an estate can be difficult and time consuming especially when you have complex affairs. You can appoint a professional such as a solicitor as an executor, or direct in the will that the executors should seek their help if they think it necessary to do so. Solicitors have a duty to tell the person making a will how much they would charge to do the work. Probate fees are between £3,000-£6,000 depending upon the size and complexity of the estate.

You can contact Solicitor Michael Stennett on 020 8920 3190 if you have any questions about this topic, or why not attend the free advice clinic that takes place at Stennett & Stennett, 4 Winchmore Hill, Southgate, London N14 6PT (opposite Marks & Spencer) on the first Wednesday in every month at 11am-5pm.

### ***Losing a loved one***

A new and free bereavement guide from Stennett & Stennett.

What you need to know:

Dealing with death is invariably very difficult and stressful. Decisions however have to be made whilst grieving for the loss of a loved one. In these circumstances it is helpful to know exactly what to do and what to look out for to ensure that everything is done properly and in a timely manner. The need to act correctly is more important if you are an executor under a will because the beneficiaries will expect you to act quickly, efficiently and with lawful authority.

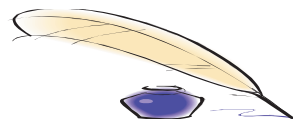
***You can obtain your free copy of the guide from:***

Stennett & Stennett  
 4 Winchmore Hill Road  
 Southgate, N14 6PT  
 T:020 8920 3190  
 E:michaels@stennett-stennett.co.uk  
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### **£50 Stennett & Stennett voucher!**

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 available to **Enfield Over 50s Forum members only**.

# Introducing our new Forum Chair John Ball



## John's Jottings

Having been elected Chair at the last AGM I feel honoured by the trust that has been placed in me. Enfield over 50s Forum is a vibrant organisation. It plays a vital role in the community by lobbying local and central government for better services for older people, by providing social activities for members which refresh both mind and body and by providing information for members at meetings and on paper. I will do my best to support and grow the organisation.

The previous Chair, Irene Richards, did a fantastic job in her two years in office. We must be very grateful to her for past services and for continuing to serve on the social committee and undertake other tasks. Under her tutelage membership has stabilised at over the 3,000 mark and there are around 70 affiliated organisations.

Our staff, Polly and Mina, run the office and co-ordinate events in a very efficient way. A vital factor in the success of the Forum is the band of dedicated volunteers who in some cases devote a large proportion of their waking hours to Forum business. Our immense thanks are due to Monty Meth and Tony Watts who have borne by far the largest burden in recent years and produce what is probably the country's best Newsletter. Others help extensively or occasionally and it all counts.

Without our volunteers we could not survive. There is often opportunity for more volunteers. If you feel you can suggest, organise, or help organise, a social event please let Polly or Mina at the office know and they will tell you how to progress the idea.

As a former Civil Servant who retired at 60, the compulsory retirement age a few years ago; I smile ruefully when reading in the newspaper of people planning to strike because they are being asked to work to 65 or 66. I and several of my contemporaries would have loved the opportunity. However, every black cloud has a silver lining and for me the silver lining behind forced retirement was the opportunity to join the voluntary sector.

Having been head of Pensions Analysis in the Department of Work and Pensions, where I devised Pension Credit, I found I could

usefully share my knowledge of pensions and the benefits system which seems extremely complicated to non-experts. I worked with ARPO50, a campaigning and social organisation with 50,000 members advising people about benefits and contributing to the magazine, "Good Times", which will be remembered by some Forum members.

Sadly, ARPO50 folded with Age Concern England (ACE) taking over the membership which was transferred to a new Organisation called Heyday. This continued to sponsor the local social groupings called Friendship Centres which had been established under the ARPO50 brand. I attended various meetings and, via elections, became a trustee and board member of ACE.

Heyday had been established with the aim of getting 3,000,000 members, over a fiftyfold increase on ARPO50, but in fact never recruited more members than ARPO50. Since contracts had been signed before the launch of Heyday the £22m. which had been spent in trying to get Heyday off the ground was irretrievably lost and this loss was a major contributory factor in the decision for ACE to merge with Help the Aged to form AGE UK.

At a chance meeting with Monty Meth he suggested I might be interested in joining the Forum which I did and have never ceased to be amazed at how well it serves the community. The recent "Falls Awareness" event was a typical example of the wonderful teamwork which the Forum promotes. Long hours were worked by staff and volunteers both on the day and in advance. We should all be extremely grateful for such enthusiasm.

Finally thanks to all who have made Enfield Over 50s Forum the great organisation it is. Read the annual report in full and take pride in what we have achieved. I promise that in the coming year I will strive to build on that success and with the help of everyone I am confident that we will move forward. We will serve more people. We will have more impact. We will help our community become a better place for everyone.

Thank you

*John Ball*

## Forum Committee 2011-2012

The Annual General Meeting of the Forum was held on Tuesday May 29 at Enfield Civic Centre. At that meeting the following Forum members were elected as Executives and Trustees of the Forum for the new financial year. The minutes of the AGM, the Annual Report and the Accounts for the year can be found on the Forum website.

Chair	John Ball
Secretary	Tony Watts
Secretary	Tony Watts
Vice Chair	Roy Barrows
Vice Chair	Peter Smith
Treasurer	Champak Mistry
Social Secretary	Roddy Beare
Membership Secretary	Joyce Pullen
Campaigns Leader	Monty Meth
Web-master	Sharon Doron
Committee Member	Heather Cole
Committee Member	Carolyn Leonard
Committee Member	Vincent Konyeaso
Committee Member	Adeyinka Popoola
Committee Member	Bill MacKay
Committee Member	Des Hegarty
Committee Member	Vivien Giladi
Committee Member	Tom Devine

The outgoing Chair, Irene Richards was thanked for her leadership over the past two years and expressed her thanks to the support she had received during her time in office. Irene continues to play a significant role in the Forum through her work on the Social Committee and with the Poetry Group.

## Renewals will raise our membership

It is understandable that many people forget to renew their Forum membership; they put the task on one side, think they'll do it later – or tomorrow – and then something else crops up and it just slips off their radar. Forum membership is not seen as being as important as getting the car taxed and insured, or getting the house insured – or even completing a tax return.

Yet the vast majority of our members do renew on time and without any fuss. Hence our membership now stands at 3219, but it would be nearer 4,000 if only we could capture more of the people who just haven't got round to renewing. If only we could get to more people to remind them that their Forum membership is due. I'm sure we could break that 4,000 barrier.

So I'm thinking of asking for volunteers who would each make say six reminder local phone calls. You know the sort of thing that happens at election time when the politicians call and ask your voting intentions. Do you think it is worth a try? If you think it is, will you please let the office know 020 8807 2076.

Our latest new affiliate is the Bush Hill Park bowls, tennis & social club, Abbey Road, Enfield, EN1 2QP bringing the number of organisations with whom we are linked to over 70.

*Joyce Pullen*

Membership secretary



## Consumer advice is cut **Fighting the flab with Fusion**

One result of the government cuts has led to the council reducing the budget for its Trading Standards advice and intervention unit in this financial year and onwards. Many councils over the last few years have ceased to provide a local consumer advice service, since the introduction of the nationwide government agency known as Consumer Direct, which provides first stage advice to consumers about how to resolve disputes with traders.

Enfield Council had continued to provide a consumer advice service for more involved and complex disputes. However, it is not now possible to continue to provide this service with the budget reduction in trading standards.

People are therefore being directed to Consumer Direct on 0845 4040 506 to obtain advice and assistance. Enfield's reduced trading standards unit will continue to investigate complaints and undertake criminal investigations in order to protect Enfield consumers against rogue trading, scams, counterfeit goods, unfair trading practices etc.

The unit will also continue to support and promote the government-backed Trustmark scheme - finding tradesmen you can trust - which will not be affected by the budget reduction. To help you find trustworthy and reliable local tradesmen you can search free of charge [enfield.trustmark.org.uk](http://enfield.trustmark.org.uk) and if you don't have internet access call **01344 630 804**.

### Random round-up

#### Take a nap

There's nowt wrong with 10-minutes of shut-eye in the afternoon. Researchers claim it re-energises the brain, boosts memory and reduces sleepiness - and is more effective than an hour or two in bed.

#### Research

You can access online your family history websites free of charge at the Enfield local studies centre based on the first floor of Dugdale House, corner of London and Cecil Roads. The websites provide census information from 1911, birth, marriages and death records, parish and military records and much more.

#### Reduced in the ranks

The army has spent £10,167 on breast reductions for soldiers who could not fit into their body armour. It also paid £7,090 for three recruits to have their ears pinned back because their helmets did not fit properly. The figures were revealed after a Freedom of Information request by the Daily Mirror.

#### Screening

Everyone over the age of 65 should be screened by their GP for drug and alcohol misuse to help treat a "generation of invisible addicts" (that's us), says the Royal College of Psychiatrists. Retirement, boredom, bereavement, loneliness and depression are given as the main causes of addiction.

#### Going down

The average British household was £165 worse off last year, compared with 2009. Inflation is rising at twice the rate of earnings, utility bills are getting steeper, according to Asda's Income Tracker. The figures show the largest decline since the supermarket began to measure disposable income four years ago.

Thanks to our co-operation with Fusion Lifestyle - the not-for-profit trust that manages the council's leisure centres - we have nearly reached our target figure of 500 members signed up with yearly membership or monthly direct debits, which in effect commits them to undertake regular physical activity.

Under our "**get fit for a longer life**" banner, Forum members are entitled to a range of special deals making all leisure centre facilities available at a cost of just £37 per month or £370 for 12 months. This represents a saving of £7 per month on the normal full price for monthly membership and £70 for the 12 month membership. Forum members also pay NO JOINING FEE, saving another £35.

The recent special offer we ran with Fusion over the March-April period to coincide with the end of free swimming for the over 60s helped to attract almost 100 new members to the leisure centres - and makes us one of Fusion's strongest corporate partners.

In addition, all Enfield Over 50s Forum members can purchase a concession card for just £7.50, representing a saving to Forum members of £12.50 against the normal price of £20. The concession card gives a 50% saving on all casual activities taken up across all centres, including swim and gym.

**Don't forget also the regular FREE swimming sessions twice weekly at Arnos Pool just for Forum members and existing 60 plus FREE swim card holders on production of their card. Tuesdays 11.00am-12.00noon and Thursdays 2.30pm-3.30pm.**

Just four months ago saw the refurbishment of Southbury Leisure Centre with many new and improved features and facilities including a totally refurbished reception area, new café, enlarged gym, new studio, upgraded dry side changing facilities and a more modern look throughout the public areas.

Fusion Lifestyle has now announced that following planning consent, Albany Leisure Centre in Hertford Road will also be undergoing a major re-development commencing this autumn as part of the £9m investment programme. The works are expected to take around six months. During this time there will be use of the pool facilities with changing via temporary facilities.

The whole project will improve the facility enormously with the additions of a much larger gym, new equipment, and two new studios providing an extensive class programme. All public areas will be refurbished with the inclusion of a new café. The re-development and enlarging of facilities create the opportunity of an additional Over 50s activity day.

Further developments of the Southgate Leisure Centre are also scheduled to commence this year and details will be announced in future editions of this newsletter. For further details of the special membership offer, free swimming at Arnos and the Over 50s Activity Days we run please speak to Fusion staff at any leisure centre.

### New 50plus swim courses

**Not been swimming for years? Afraid of the water? Are you missing out in physical activity? Well, you can now join the special Fusion swim school for the over 50s at Southbury, Arnos and Albany Leisure centres.**

**You must enquire and book in person - no phone or postal bookings - Courses start in September and run for 14 weeks or there's an adult 1:1 course running for six weeks. Ask at the leisure centre reception desks at the above centres for further details.**



**SILS Help at Home Service**  
The charity can provide support for light housework, shopping, assistance with paying bills, collecting prescriptions, help with transport.  
Call 020 8375 4120 for details and costs of the service.

# Always look on the bright side

## How to start a fight

One year, I decided to buy my mother-in-law a cemetery plot as a Christmas gift...

The next year, I didn't buy her a gift. When she asked me why, I replied, **"Well, you still haven't used last year's pressie!"**

**And that's how the fight started.....**

My wife and I were watching **"who wants to be a Millionaire"** while we were in bed. I turned to her and said, **"Do you want to have sex?"** 'No,' she answered. I then said, **"Is that your final answer?"** She didn't even look at me this time, simply saying, **"Yes.."**

So I said, **"Then I'd like to phone a friend."**

**And that's when the fight started...**

I took my wife to a restaurant. The waiter, for some reason, took my order first. **"I'll have the rump steak, rare, please."**

He said, **"Aren't you worried about the mad cow?"** **"Nah, she can order for herself."**

**And that's when the fight started.....**

My wife and I were sitting at a table at her school reunion, and she kept staring at a drunken man swigging his drink as he sat alone at a nearby table. I asked her, **"Do you know him?"** **"Yes"**, she sighed, **"He's my old boyfriend. I understand he took to drinking right after we split up many years ago, and I hear he hasn't been sober since."** **"My God!"** I said, **"Who would think a person could go on celebrating that long?"**

**And then the fight started...**

My wife was standing nude, looking in the bedroom mirror.

She was not happy with what she saw and said to me,

**"I feel horrible; I look old, fat and ugly. I really need you to pay me a compliment."** I replied, **"Your eyesight's damn near perfect."**

**And then the fight started.....**

**More how to start a fight next time.**

## Holy licence

After getting all the Pope's luggage into the limo (and he doesn't travel light) the chauffeur saw His Holiness was still standing on the pavement.

**"Excuse me, your Holiness"**, says the driver, **"but would you please take your seat so that we can leave?"** **"Well, to tell you the truth"**, says the Pope, **"they never let me drive at the Vatican, and I'd really like to drive today."**

**"I'm sorry, but I can't let you do that, I'd lose my job! And what if something were to happen?"**, protests the driver, wishing he'd never gone to work that morning. **"There could be something extra in it for you."** says the Pope.

Reluctantly, the driver gets in the back as the Pope climbs in behind the wheel. The driver quickly regrets his decision when the Pontiff puts his foot down accelerating to 105 mph. **"Please slow down, Your Holiness!"**, pleads the worried driver, but the Pope keeps the pedal to the metal until they hear sirens.

**"Oh, dear God, I'm gonna lose my licence"**, fears the driver. The Pope pulls over and rolls down the window as the cop approaches, who takes one look, goes back to his motorcycle and gets on the radio.

**"I need to talk to the chief inspector"** and tells him he's stopped a limo going 105mph

**"So charge him"**, says the chief. **"I don't think we want to do that, he's really important"**, said the cop. **"All the more reason!"**, says the chief. **"No, I mean really important"**, said the cop.

**"Who you got there, the Mayor?"** **"Bigger"**, came the reply. **"Prime Minister?"**: **"Bigger"**. **"Well"**, **"who is it?"**

Cop: **"I think it's God!"**

Chief: **"What makes you think it's God?"**

Cop: **"He's got the Pope for a limo driver!"**

## Try this for fun

This year we have experienced or are going to experience four unusual dates:

1/1/11, 1/11/11, 11/1/11, 11/11/11; that's not all ... take the last two digits of the year in which you were born; now add the age you will be this year, and the result will be 111 for everyone!

This year October will have five Sundays, five Mondays and five Saturdays. This happens only every 823 years.

These particular years are known as 'Moneybags' - the proverb goes that if you send this to at least eight good friends, money will appear in the next four days as is explained in Chinese feng-shui. (so the person who sent it to me says)

Those who don't continue the chain won't receive bad luck or anything like that, but why not pass it along? It's a mystery, but worth a try, so good luck.

## Ambulance Service Training Courses

John Carmichael of the Ambulance Service gave a stimulating and enlightening talk to the Forum on 21 June on the Service's response time in dealing with emergencies and saving lives. As a result of the talk the Forum is to organise a series of 2 hour training sessions by John Carmichael so members can recognise critical conditions such as stroke and cardiac arrest and what action you need to take to help save lives.

**Members interested in attending such courses should contact Polly or Mina at our office - 020 8807 2076**

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**John Carmichael  
of the Ambulance  
Service at Skin-  
ners Court (See the  
adjacent panel re  
training courses)**



## North Mid. patient care is tops

***“The quality of services we deliver to local people are of a consistently high standard, but they are also safe”***, said Clare Panniker, chief executive of North Middlesex University Teaching Hospital commenting on a series of national standard indicator results.

The hospital had only five cases of MRSA infections in a year. Cases of C.Difficile infections were 20% less than expected and 99% of cancer patients received their first treatment within 31 days of diagnosis.

Stroke patients spending at least 90% of their time in a specialist unit reached 90% and 96% of A&E patients were seen within four hours. Other results showed that 80% of patients felt involved in decision-making on their care; 86% felt their pain was well managed; and 88% felt they had confidence and trust in the hospital's staff.

The Hospital has arranged a number of hour-long tours of the new £123 million North Mid. which members have found to be interesting and instructive. Dates for the next tours are Friday 29 July 4.00pm – 5.00pm and Friday 19 August 4.00pm – 5.00pm and the meeting point is in the Atrium at the main hospital entrance. Numbers are limited so please call the Forum office 020 8807 2076 if you would like to participate.

## BCF did well in 2010 now comes the challenge

Barnet and Chase Farm Hospital, did well in 2010 in achieving a surplus of £3.2 million – now it faces its most serious and significant financial challenge in seeking £17 million in savings this financial year, so that it can turn in another £3 million surplus.

This is at a time when the funding the hospital will receive for each patient it treats this year will be reduced by 1.5%. This reduction coincides with increasing costs which have to be met, such as the VAT hike and rising inflation. So finding the surplus this year is going to be challenging and the hospital will need to maximise the use of its operating theatres and minimise patient stays – and every hospital in the country is trying to do the same.

## Can you support breastfeeding mums in your area?

Newsletter readers with child-bearing daughters and grand daughters who are interested in learning more about breastfeeding and how to support breastfeeding mothers are being invited to join an NHS Enfield organised BfN (Breastfeeding Network) Helpers Course.

The course is completely free and you'll gain a recognised qualification from the Open College Network. It will start in September 2011 and run for 12 weeks (term time only). Tutorials will take place once a week and run for two hours each. When the course finishes volunteering placements will be arranged for you to put your training into practice, supporting new mums to breastfeed.

You don't need to have any previous qualifications – just some experience of breastfeeding (either recent or in the past – we welcome applications from grandmothers) and an enthusiasm to help support new mums.

### Applying for the course

To attend an information session to find out more or apply for a place, please contact NHS Enfield at [Julia.mills@enfield.nhs.uk](mailto:Julia.mills@enfield.nhs.uk) or 020 8379 5338 or the BfN Tutor Abbi Ayers on 07793 403 570 or email [abbi@sandhamboys.co.uk](mailto:abbi@sandhamboys.co.uk).

## NHS: It's wait and see

The government has tabled no less than 181 amendments to its original Health and Social Care Bill. This planned to hand over local health budgets entirely to GPs and boost the role of the private sector in the NHS, firstly by inviting ***“any willing provider”*** then ***“any qualified provider”*** to bid for contracts.

The 181 amendments followed the 10-week ***“listen, learn and reflect”*** forced on Ministers by the avalanche of protests the Bill aroused. The amendments which will now be considered by a House of Commons committee are said to include a watering down of the role free competition will play in the NHS and a bigger input for other health professionals in the business groups that will replace NHS trusts.

Dr Hamish Meldrum, chairman of the British Medical Association council said: ***“There have been significant improvements to the legislation. There are other areas where we still want to see changes and there are areas where we still see uncertainty.”***

Dr Meldrum urges NHS bosses not to implement ***“slash and burn”*** cuts to cope with the demand for the biggest wave of financial cuts in the 63-year history of the NHS. While the NHS needs an overhaul ***“there is a huge difference between adapt and change and slash and burn, between carefully planned reorganisations and knee-jerk closures and redundancies, between partnership working among health professionals, managers and patients and imposed, top down politically motivated diktat”***.

The British Medical Journal still says that the reforms distract from the ***“the most important problem facing the health service”***, the need to make £20 billion in efficiency savings over the next four years to cope with flat budgets and rising demand.

Locally, the Forum will continue to monitor developments and urges members to report any changes in NHS services which affect them adversely.

## Blood tests made easier

Do you have a blood test at least every six months? We believe you are entitled to ask your GP for it and we know that a blood test sometimes reveals symptoms that are otherwise hidden only to later reveal themselves and be a greater danger,

GPs have recently been told to offer routine blood tests to women for ovarian cancer – known as the silent killer – followed by scans, if necessary, could mean earlier referrals to specialists

So at long last the trek and wait for a blood test at Chase Farm Hospital could be over for many people as a pilot programme for a new phlebotomy service is now operating in the borough. Patients can now go to any one of eight GP surgeries that are involved in this particular pilot scheme – while other surgeries may make their own arrangements.

Patients can call the appointment line: **020 8375 8566** to book a time at any of the following locations. Patients can also continue to use the service at **North Middlesex and Chase Farm Hospitals**.

**Abernethy House**, 70 Silver Street, Enfield, EN1 3EB

**Evergreen Primary Care Centre**, 1 Smythe Close, Edmonton, N9 0TW

**Forest Primary Care Centre**, 308a Hertford Road, Edmonton, N9 7HD

**Freezywater Primary Care Centre**, 2b Aylands Road, Enfield, EN3 6PN

**Green Lanes Surgery**, 808 Green Lanes, Winchmore Hill, N21 2SA

**Grovelands Medical Centre**, 1 Grovelands Rd, Palmers Green, N13 4RJ

**Riley House Surgery**, 413 Hertford Road, Enfield, EN3 5PR

**White Lodge Medical Practice**, 68 Silver Street, Enfield, EN1 3EW



**The shocking saga that is Southern Cross, currently being played out in the City is not just a story about a company in financial difficulties; it is a story of much more than that. Southern Cross Healthcare is the largest provider of care homes for the elderly in the UK, operating over 750 individual homes and currently cares for in excess of 31,000 people.**

## Major's dream becomes a nightmare for us all

When the mandarins in John Major's government came up with the idea of allowing independent providers to become involved in running care homes, they wanted residents to benefit from the cost-savings that private enterprise could bring.

Elderly people, who had worked all their lives supporting their families and the country through its dark times, could safely spend their twilight years in caring, yet efficient, homes.

Those civil servants and politicians cannot possibly have envisaged that their parents' and grandparents' lives would eventually come to be ruled by hard-headed Wall Street sharks who would no longer even refer to them as people, but commodities to be bought and sold.

One of the most frightening facts to emerge from the whole sorry saga is that in their annual reports, Southern Cross group referred to their 31,000 care home places as 'marketable beds'.

The lives of these frail, elderly men and women are being dismissed as soulless 'units' in a profit and loss account. Those 31,000 people and their families are now terrified for the future. How many elderly people will survive the trauma of being moved to

new homes if the Southern Cross bail-out plan fails?

Twenty-one years after John Major's initiative, private enterprise now runs an estimated 90 percent of all care homes in the UK and his dream has become a nightmare. Many of those independent companies are in deep financial trouble, as cuts in council funding have hit their income.

As the Mature Times report on the Southern Cross scandal reveals, the crisis that has left thousands of residents and their families in fear could be the tipping point for the care industry.

But will the current Tory Prime Minister have the appetite to tackle the monster that John Major created? Probably not.

Maybe it is time to look at ways we can provide real local care allowing more of our elderly to live with dignity in their own homes - people to be cherished and not regarded as units on a balance sheet.

*David Thomas*

Editor, Mature Times

15 June 2011

## Hospital life can be better

You would think that being in hospital would be the one place that patients can be assured of receiving the right food and the right medication at the right time – **WRONG.**

Forum members have told us many times about the difficulties experienced by relatives getting pre-prescribed medication – even of having themselves to administer it when nursing staff forget or are too busy.

Earlier this year the NHS Care and Compassion report included many cases of people not receiving adequate food or water while in hospital and research for Age UK in 2010 revealed 180,000 patients leaving hospital malnourished each year.

Following research among 25 NHS hospital trusts in London, Age UK suggested the majority can do much more to make it easy for older people to communicate their wishes by, for example, using pictorial menus.

People in later life must be regularly assessed for signs of malnutrition on admission and at regular intervals during their hospital stay and hospitals should introduce regular protected mealtimes when staff cannot carry out routine tests.

Age UK is holding a discussion event in London on **"improving essential care of older people in hospitals."** Wednesday 20 July, 9am - 1pm. While the NHS is achieving excellent results in some areas, in others it is struggling to meet the essential care needs of older people. This event explores what happens when essential care fails, where the consequences can be devastating for everyone involved.

**Chaired by Dianne Jeffrey CBE, Chair of Age UK**, key speakers at this event include:

**Nicky Hayes, Adviser on Older People's Care, Royal College of Nursing**

**Sir Keith Pearson, Chairman, NHS Confederation**

To register your interest for this free event, please email [eventsdept@ageuk.org.uk](mailto:eventsdept@ageuk.org.uk) with the title 'Improving essential care of older people in hospitals' or call 020 303 31501.

### Forum Meetings

Sound off at

### "Your shout"

Members will note that we advertise meetings as 10am for 10.30 start. The intention is that between 10am and 10.30am you can informally suggest, discuss or voice:

- issues or matters of common interest
- possible Forum activities
- visits or future events
- campaigns etc

**So come along to our meetings early and make your presence felt.**

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# Polly's Patter...

## Forum's work is the 'gold standard'

It was at the end of a long busy day that I received the email from Vicky Seddon, development officer, North Herts Over 50s Forum. She was asking to attend one of our monthly meetings because she had **"heard loads of great things"** about the work of our Forum and said that **"the stuff you guys do is the gold standard"**. I no longer felt tired as I replied inviting her to a meeting and for a cup of coffee and a chat afterwards.

Over the last year there's been a steady stream of enquiries and requests for advice from **other Over 50s Forums** not only within London but nationally. The questions vary – how much do we charge for membership, how we organise events, what funding do we receive and from where, how does the executive committee work, how it is elected and serviced, how do we involve hard-to-reach communities, how do we get a good attendance to our events, how do we keep records and monitoring.

The officer from Glasgow was surprised when she found out all our committee members are volunteers and they do not even get paid expenses! **'That is true commitment'** she said.

## 'Watch Your Step' Falls Awareness Day conference

Our **'gold standard'** status was further endorsed by Age UK choosing to feature our Forum in a film they are making. A BBC production team making the film for Age UK came to our **'Watch Your Step'** conference, interviewed our president Monty Meth, and filmed the day. Our 182 participants really enjoyed the day and one mentioned if she knew there'd be the BBC filming she'd have put her lipstick on!

As it was, it was an unexpected bonus complementing the other activities. The feedback was very positive especially the advice on falls given by the speakers in the morning and the taster sessions in the afternoon. Many thanks to **Andy Hatvani, Edmonton Leisure Centre manager, and his staff** for their courteousness and support on the day.

## Volunteers do us proud

**'Watch Your Step'** was the first conference planned and delivered entirely by the Forum. This was the eighth successive year that the Forum has held a Falls Awareness event – but it was the first without any physical help from the Enfield Primary Care Trust, sadly now part of a cluster of five PCTs in North London with a much reduced local presence. It makes me wonder what the future holds locally for the NHS.

We certainly couldn't have organised such a comprehensive event with talks, workshops, exercises, lunch etc without our volunteers – they were involved from the beginning and 24 people worked hard on the day to provide what was **'the most relaxed and enjoyable event up to now.'** Their work and contribution to the well-being and success of the Forum is invaluable:

To give a couple of examples, they cover the extended hours on Monday and Tuesday allowing the office to be open until 3pm and help out with many administrative tasks. Their feedback and views are always incorporated in our work so any improvement in service delivery and achievement is our joint effort.

**A big thank you – your hard work is appreciated.**

# The table that tells a tale

Enfield council is receiving £16 million less in government grants in the current financial year, compared with last year, and it will lose another £8 million next year – making a total income reduction of some £24 million by April 2013.

Enfield's Core Grants	2010/11 £'000	2011/12 £'000	2012/13 £'000
Formula Grant	121,920	131,038	122,271
Council Tax Freeze Grant	-	3,028	3,028
Early Intervention Grant	-	14,450	15,343
Preventing Homelessness	250	650	650
Learning Disabilities Health Reform	4,760	4,882	4,997
Housing Benefit Administration	3,500	3,451	3,209
Local Flood Grant	-	135	220
Area Based Grant	29,133	-	-
Specific Grants *	14,764	947	947
<b>Total External Funding</b>	<b>174,327</b>	<b>158,581</b>	<b>150,665</b>

The table above includes two additional sums - a music grant (£419,000) and homes bonus grant (£528,000) - which were confirmed after the council's 2011/12 budget was set, but it still shows a near 14% income reduction which gets worse in the years ahead as inflation increases.

Local teachers have been told that education services will be cut by £7 million this year which will lead to less staff being employed. Schools will receive the same settlement as last year – no increase for inflation which in effect means a cut of between 3 and 4%.

As a result, Enfield council is part of 20-plus local authorities seeking a Judicial Review request – taking the government to court – regarding the loss of education money, but this is currently on hold while it is considered by Ministers.

## Poetry Group Meetings

The Forum's poetry group meetings at Enfield Town library take place on Thursdays between 10.30am and 12 noon on the following dates:

**21st July - Judy Klimpt on  
"Solitude"**

**8th August – David Blake**

**15th September – Clive Farley  
leads on "Night/Knight"**

**Contact David Oliver at:  
davidoliver395@btinternet.com**

## Published by Enfield Borough Over 50s Forum.

**Contact:** The Secretary, Millfield House,  
Silver Street, Edmonton, N18 1PJ **Tel:**  
020 8807 2076

**E-mail:** info@enfieldover50sforum.  
org.uk

**Web site:** www.enfieldover50sforum.  
org.uk



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## Job prospects worsen for over 50s

Long term unemployment has risen to the highest level since 1997 according to a new report from the Institute of Public Policy Research (IPPR) which found that the deterioration was greatest amongst the over 50s

Nearly half of the unemployed (45.9%) had been out of work for over a year, up from 31% as recently as 2009. The IPPR report is based on analysis of Government data and paints a very depressing picture. A particular problem is that being unemployed for a long period substantially reduces the chances of getting a job in future.

XperHR, a human relations consultancy, have produced a survey of around 150 employers which throws possible light on the cause of the deteriorating situation. In anticipation of the introduction in April this year of new regulations banning compulsory retirement on grounds of age, over a quarter of employers surveyed had "retired" (sacked) staff approaching or above 65.

Until last April 1 employers could set a compulsory retirement age and employment protection legislation did not apply to the over 65s. This meant anyone over 65 could be painlessly "retired" without the hassle of dismissal proceedings or the possibility of taking the employer to a tribunal.

This lack of regulation meant that taking on or retaining older workers was a safe bet for employers as either the older worker would do a good job or else could be "retired". Now that older workers "enjoy" the benefits of employment protection they will be less attractive to employers and it seems likely we are seeing the effects of this increased regulation in increased unemployment levels.

No doubt things will settle down and the long term effect may be small but in the short term it appears that the changes are having the bad effect on employment that many employers organisations predicted would happen.

*John Ball*

## Open letter to the PM

Dear *Mr. Cameron*,

Please find below my five-point plan for fixing our economy. Instead of giving billions of pounds to banks that will squander the money on lavish parties and unearned bonuses, use the following plan. You can call it the Patriotic Retirement Plan:

There are about 10 million people over 50 in the workforce. Pay them £1 million each severance for early retirement with the following stipulations:

- 1) They MUST retire.  
Ten million job openings - **unemployment fixed**
- 2) They MUST buy a new British car.  
Ten million cars ordered - **car industry fixed**
- 3) They MUST either buy a house or pay off their mortgage -  
Housing crisis fixed
- 4) They MUST send their kids to school/college/university  
**Crime rate fixed**
- 5) They MUST buy £100 WORTH of alcohol/tobacco a week and  
**there's your money back in duty/tax etc**

P.S. If more money is needed, have all members of parliament pay back their falsely claimed expenses and second home allowances.

*Olivia Goodfellow*

## Amazing! researchers find winter fuel payment is actually spent on fuel

Strange as it may seem, until 8 June 2011, it was generally assumed by some economists that the winter fuel allowance was not spent on fuel. There was no evidence for this assumption but it encouraged right wing lobby groups, such as the Institute of Economic Affairs (IEA) – the original free market think tank - to claim that abolition of the allowance would save public money with no great hardship.

A tract with this and other suggestions for cutting pensioner incomes was published by IEA earlier this year. Its content has been regurgitated by papers such as the Daily Telegraph at frequent intervals ever since. The right wing pedagogues of the IEA have now been well and truly discredited by new research from the well-respected Institute of Fiscal Studies (IFS).

It was on 8 June that the IFS reported that people who received the allowance spent more on fuel than people in similar circumstances who did not receive it. The IFS found some people aged over 60 face a "trade-off" between fuel and food over the winter months, with many reducing their food expenditure and increasing the proportion of their income spent on heating their home. All retired households decrease their food spending and increase their fuel expenditure by around seven per cent during cold snaps, the research concluded.

With around 25,000 excess winter deaths amongst the over 75s each year, this is very important news. It will be very hard for Government to reduce the allowance more than they are doing this coming winter when the cut will directly lead to more deaths amongst the vulnerable.

Despite a fresh round of energy bill rises – £200 shock on your power bill was the Daily Mail front page headline also on 8 June – pensioners aged 80 and over will get £100 less towards their fuel bills this winter and households in which at least one person is over 60 will get £50 less. Protests that this will leave the oldest and most vulnerable pensioners struggling with heating bills this winter have left the government unmoved.

But apart from the winter fuel allowance there are other benefits such as bus passes, free TV licences and the married couples tax allowance that the IEA dogmatists want to see abolished. The fact that the winter fuel allowance causes beneficiaries to spend more on fuel and the users of bus passes reduces traffic congestion and atmospheric pollution is ignored by the IEA.

The problem with the IEA and their followers is that they do not seem to understand our pension system. Britain has one of the lowest pensions, in relation to earnings, of any developed country. Our basic state pension is well below the official poverty line. It is only by top ups such as winter fuel payments, bus passes, free prescriptions and tax allowances that many of our pensioners manage to achieve decent living standards.

While there is no indication that any serious politician is as yet taking the IEA ideas forward, they are being taken up by some media commentators raising the fear that people will start believing pensioners are getting special treatment and escaping the worst of the Government cuts.

*John Ball*

## Wise words

*"The relationship between money and happiness is very tenuous. The relationship between personal bonds and happiness is incredibly strong. So joining a club that meets once a month produces the same happiness gain as doubling your income. Its all about the number of people you associate with and how intimately you associate with them."*

**David Brooks – New York Times commentator**

*"We don't stop laughing because we grow old. We grow old because we stop laughing"*

**Anon.**

# Social Calendar...

## Wednesday 13 July. Bring and buy Paperback Sale

The sale will be at St Michael and All Angels Church Hall in Gordon Hill, Enfield. Bring your unwanted paper back fiction books and look at the ones on sale for only 50 pence each. A chance to clear your loft, lounge, bedroom or garage.

There is some parking and the 191 bus stops outside.

All proceeds go to charity and all unsold books go to charity shops. WE NEED YOUR SUPPORT!

Do bring them on the day or phone Sue Scott on 0208 368 0861 for more information.

## Wednesday 27 July - a dirty afternoon

Do you want a dirty afternoon? Join a group of 20 (max) and visit the History of Dirt exhibition at the Wellcome Collection. We will meet in the entrance of the Trust 183 Euston Road, NW1 2BE at 2.00 pm so we can visit the other fascinating galleries before meeting our guide at 3.30 pm. Wholly accessible and step free. Cost is £1.00 a donation to be collected on the day. For further information and to book contact Irene by email on poosticks@blueyonder.co.uk Or by phone on 020 8363 8175 (there is also a voicemail service) giving your name, address and phone number.

## Wednesday 3 August - Colchester and Constable Country trip

Join us on a day of history and culture on this two part trip firstly to Dedham Vale in the heart of Constable country. We have a blue badge guide for the whole day, whose knowledge of this area, including Flatford Mill and of the paintings of John Constable are second to none. As this is a summer trip, you can either bring a picnic or eat somewhere delightful in Dedham. After lunch it's on to Colchester, Britain's oldest recorded town. Cost including entry to the castle and driver tip is £25.00 per person. For a booking form, please contact Olivia on 020 8447 8841 or [oliviaharrod@virginmedia.com](mailto:oliviaharrod@virginmedia.com).

## Wednesday 17 August - Visit to The Tower Of London.

Come on this Freedom Pass day out to the Tower of London. We shall meet at Enfield Town Station at 9.30 a.m. Tickets are just £10.00 each, places are limited so to book your place contact Lorraine Murray 0208 805 3506/ [lorraineofenfield@yahoo.co.uk](mailto:lorraineofenfield@yahoo.co.uk)

## Wednesday 24 August Greek evening meal in Palmers Green.

Join the midweek munch bunch as we explore the delights of yet another local restaurant-Kouzina at 7.30 p.m. This is an evening meal to encourage our working members to join in these lovely social events. The menu and drink is a Forum special deal of £13 per person, so for details of the choices and to book a place-contact Olivia on 0208 447 8841 or email [oliviaharrod@virginmedia.com](mailto:oliviaharrod@virginmedia.com).

This event is limited to 50 so don't delay - book today.

## Friday 26 August German Walking Holiday.

Two single rooms have become available for the Forum 5 day walking holiday in August to the Eiffel Hills in Germany.

For further information, please contact Olivia on 020 8447 8841 or [oliviaharrod@virginmedia.com](mailto:oliviaharrod@virginmedia.com)

**Sunday 4 September The Faversham Hop Festival.** A day in Kent. Join us on the 21st. Annual Hop Festival in the ancient Kentish town of Faversham. The town takes on a carnival atmosphere, with free street entertainment, traditional Morris Dancers, street bands and arts and crafts stalls. Visit England's oldest brewery, have lunch in one of the many olde world pubs or take a nature trail walk along the banks of the River Swale. Tickets £17.50. To confirm your reservation, please call Roy Barrows on 020 8360 8561.

## Saturday 10 September at 2.30pm South Pacific

The New York Lincoln Centre Tony Award-winning production at the Barbican Theatre. 24 tickets available at £21 each (inc. admin. fee) The theatre has good accessibility.

To book contact Irene by email [poosticks@blueyonder.co.uk](mailto:poosticks@blueyonder.co.uk)

or by phone 020 8363 8175 (there is a voicemail service) giving full name, address, phone no. and tickets required.

Depending on demand it may be necessary to restrict these.

## Tuesday 13 September - 11.00 am - Visit to Buckingham

**Palace** State Rooms. Cost £15.00 pp

Join us for an audio-guided tour of the official residence of the Queen. It takes approx. 2 - 2.5 hours to go round, with not too many places to rest! Contact Heather Cole Mob: 07973438989 or email [robco@hotmail.co.uk](mailto:robco@hotmail.co.uk) to book and for more info.

## Wednesday September 14th White water rafting

Why wait for 2012? Enjoy a white water rafting adventure for Forum members at the discounted price of £30.00 per person. Join us for an afternoon of thrills at the Olympic white water venue at Waltham Cross. We have chartered two rafts-each holding 9 people, so we can enjoy the 300 metre course together. You will have 4 runs per course and will need to be reasonably fit and confident in open water (and under 18 stone). All equipment is provided and food and drink afterwards. For further information and to book a place before everyone else does-contact Olivia on 0208 447 8841 or email [oliviaharrod@virginmedia.com](mailto:oliviaharrod@virginmedia.com)

## Tuesday 20 September - Discover stunning Croatia!

Washed by the sparkling waters of the Adriatic sea, Croatia has one of the most beautiful coastlines in Europe. This warm and welcoming destination is our choice for next September and we welcome you along on the Travelsphere trip full of historical and cultural heritage. This is an 8-day holiday with lots of optional excursions, including Venice and the Lipica stud farm which breeds the famous Lipizzaner horses.

For full information, an itinerary and booking forms contact Olivia on 020 8447 8841 [olivia.harrod@virginmedia.com](mailto:olivia.harrod@virginmedia.com)

## Monday 26 September Visit to the Olympic Site.

This is a two-in-one offer, a walk and a visit to the Olympic site. We have the services of a "Blue Badge" guide who as you may know are the best there are. We shall meet at Enfield Town station at 10.15 a.m. and go on to Bromley by Bow underground station, meet our guide and move slowly towards the Olympic Site while taking in an entertaining and informative look at the history and events of the local area. The walk may not be suitable for people with mobility restrictions, only 25 places are available, so book a place early. Cost £9 Contact Jean Mittins on 0208 367 2102.

## Friday 30 September to Monday 3 October.

Join us for a Festival Weekend in the riverside town of Vianden on the Luxembourg/German border.

We stay at the Grand Hotel, a charming family owned hotel in the centre of this picturesque town.

Optional excursions included to Little Switzerland in the German town of Echternach and the German town of Heimbach.

There is also an optional boat trip on the lake. Or just relax in Vianden, take a guided tour of the town and the hilltop Castle.

Cost: £245.00 per person in shared twin or double room.

£40.00 per person single room supplement.

£32.00 optional travel insurance.

To confirm your reservation and receive a full itinerary please call Roy Barrows on 020 8360 8561.

**Monday, 3 October 2011 - Visit to the Poppy Factory**

We will meet our coach outside Lidl in Enfield Town at 10.30am and make our way to the poppy factory in Richmond.

Our tour will begin with lunch of fish and chips, dessert and a cup of tea/coffee before being taken on a guided tour of the factory where we will see poppies and wreaths being made by a team of 50 people, most of whom are disabled and ex-service people who work all year round.

Costs £22.00 to include lunch and tour of the factory.

There will be a chance to browse the gift shop before boarding the coach for the journey home. We will aim to be back in Enfield between 6pm and 6.30pm.

To confirm your reservation, please call Jean Mittins on 0208 367 2102 or email : mercia1211@talktalk.net.

**Wednesday 5 October 2011. Visit to Palmers Green Mosque.**

This is an opportunity to visit the Mosque in Palmers Green for a guided tour.

Meet outside the Mosque in Oakthorpe Road, Palmers Green, at 9.50am. The tour will last between one and a half and two hours. Women are required to cover their heads so please bring a scarf and, in certain areas of the Mosque, shoes have to be removed. Cost: £3.00. Please contact Jean Mittins on 0208 367 2102.

**Thursday 13 October - Visit to Highclere Castle, Newbury.**

Meet coach at Lidl/Argos Enfield Town. Depart 9.30 A.M. leave Highclere Castle at 4.30.p.m. Cost includes, Castle entrance/ Egyptian Tutankhamun Exhibition. Cost £26.00. Downton Abbey was filmed at this Castle. Contact Lorraine Murray 0208 805 3506/ lorraineofenfield@yahoo.co.uk

Please make cheques payable to:

**Enfield Borough Over 50s Forum**

and enclose a SAE and your phone number.

## Affiliate Notes



**Ruth Winston Centre**, 190 Green Lanes, Palmers Green, N13 5UE. RWH has vacancies in its Monday TAI CHI and Country Dancing classes and its Tuesday Tea Dance and Bridge classes. Contact: Tel: 0208 886 5346

Email: manager@ruthwinstoncentre.co.uk

**Friends of Jubilee Park, N9**

Has KEEP FIT SESSIONS from Friday 1st July 2011 at the Dance Studio, Houndsfield School N9 every Friday, cost £2 per session. It also organises a WALKING GROUP every Tuesday morning at 9.15am from the Community building, Jubilee Park.

For more information contact: Peter Armstrong 0794 66860

**Winchmore Folk Dance Club** (Grange Park Country Dancers)

We welcome both experienced dancers and absolute beginners at our weekly meetings every Tuesday 10am - 12 noon at the lower hall, Grange Park Methodist Church, Old Park Ridings, N21 2EU. Cost £2.50 per session. Details: Cyril Jones on 020 8967 3561.

**Workers' Educational Association Courses**

*The English Civil War* - Monday afternoons, from 19 Sept for 20 weeks at Enfield Baptist Church; Charles Dickens and his Works Day School £15; Film Studies and main daytime course start in September. Brochures available from libraries. For details contact: Norma Chapman 8882 0615 or Shirley Sandford 8882 0207.

### Molly Stanbridge

With the passing of Molly Stanbridge at the age of 98, the Forum has lost probably its most senior member. Molly was made a Freeman of the borough of Enfield in 1988 and was a stalwart supporter of the Forum, being ever ready to give expert advice on matters relating to the local authority. Molly was a pioneer in the drive for better housing for working people, particularly in the period following the "blitz" and the second world war. We shall miss her wise counsel.

## FORUM Meetings

**Enfield Town meetings**

**Tuesday 26 July 10am for 10.30 start**  
Civic Centre, Silver Street

**Shahed Ahmed**, Joint Director of Public Health, LBE and NHS Enfield discusses *"Meeting the health needs for older people in Enfield"*.

**Tuesday 30 August 10am for 10.30 start**  
Civic Centre, Silver Street

**Val Munday**, LBE Musum Services, talks about *"Enfield and the Romans"*.

**Tuesday 25 September 10am for 10.30 start**  
Civic Centre, Silver Street

**Vicky Kingston**, Lea Valley, will tell us about *"Lea Valley Parks facilities and amenities"*.

**Edmonton Area meetings**

**Thursday 14 July 10am for 10.30 start**  
Millfield House, Silver Street, Edmonton

**Sheila Lahey**, LBE discusses *"Trading standards in Enfield"*.

**Thursday 11 August 10am for 10.30 start**  
Millfield House, Silver Street, Edmonton

**Rebecca Brainerd, Maureen O'Brien and Judy Hill** from N Mid Hospital talk about *"Cancer research and complimentary therapy treatments"*.

**Thursday 8 September 10am for 10.30 start**  
Millfield House, Silver Street, Edmonton

**John Ball, Forum Chair**, leads a discussion on *"Pensions, poverty, and prospects"*.

**Southgate & Palmers Green Area meetings**

**Tuesday 19 July 10am for 10.30 start**

**Skinners Court, 1 Pellipar Close, Fox Lane**

**Tristan Brice** of LBE talks about *"Improving stroke services in Enfield."*

**Tuesday 16 August 10am for 10.30 start**  
**Skinners Court, 1 Pellipar Close, Fox Lane**

**Laura Fergusson**, the Chief Executive of the Campaign to End Loneliness, talks about *"Its work and services."*

**Tuesday 20 September 10am for 10.30 start**  
**Skinners Court, 1 Pellipar Close, Fox Lane**

**Jess Jhanom and Suzette Griffiths** of LBE talk about *"Research into older peoples healthy lifestyles and provision of facilities in Enfield."*



## News from the Met

### How does a burglar's mind work?

Enfield Police are reminding residents of the following crime prevention advice to bring down burglary offences across the borough.

Burglary, on the whole, is an opportunist crime. A burglar will select his target because it offers him the best opportunity to carry out his crime undetected and with the fewest number of obstacles in his way.

A building that presents itself as unoccupied and insecure is far more likely to be targeted than one which is properly secured:

- Side gates open; accessible windows open.
- Ladders left out, allowing access to otherwise inaccessible windows.
- Garden tools available to force entry
- Untrimmed hedges or high fences preventing natural surveillance
- Each of these makes access to the building far simpler and is an indication to the prospective burglar that it's worth a second look.
- Residents of multi-occupancy dwellings or flats should be mindful not to grant entry to people via an entry phone system, if they do not know them, and to be cautious of people seeking to 'tailgate' them into buildings.

The question is, are the occupants in?

- Milk bottles or parcels on the doorstep
- Newspapers and mail in the letter box
- Unlit houses after dark
- All windows shut in very hot weather

These are signs telling the burglar that he is unlikely to be disturbed in the course of his work. Naturally, circumstances can arise when such situations may be unavoidable. If we can take measures that tell the burglar that this building is too difficult or too risky a target, he will hopefully move on.

**For further crime prevention advice, call Enfield Police on 020 8345 1102**

**The Metropolitan Police Service is here for London - on the streets and in your community, working with you to make our city safer.**

### Joanne's warning of police cuts is real

In the last issue of our Newsletter, **Joanne McCartney**, the Enfield and Haringey Member of the Greater London Assembly forecast cuts in the staffing of Safer Neighbourhood Teams and now it is confirmed that we are to lose five sergeants to save money.

Borough police commander **David Tucker** speaking at the June Forum meeting confirmed that subject to final ratification by the Metropolitan Police Authority he had been asked to lose five of his 21 sergeants attached to Safer Neighbourhood Teams (SNTs) as Enfield's contribution to £9.8 million of savings). The final decision will be made in July and implemented in September.

At the moment each of Enfield's 21 wards will continue to have 2 PCs and 3 PCSOs but Commander Tucker indicated that further cuts in the police budget were in the pipeline although he would follow a flexible and temporary strategy in the make-up of SNTs for as long as possible.

**By 2014/15 however the budget for the Metropolitan Police across London could be cut by £600 million which would inevitably mean further cutbacks,**

## Cheques: no decision until 2016

Forum members can be assured that the bankers threat to scrap the use of cheques will not be implemented before a properly tested alternative paper-based system is introduced.

Ministers have told the Payments Council – representing the banks - that before cheques can go in 2018, alternatives must be acceptable to small business, charities and individuals.

There is no "credible and coherent case" for the abolition of cheques before an alternative is fully tested, says Mark Hoban, financial secretary to the Treasury. And the National Pensioners Convention – to which the Forum is affiliated – has told the Payments Council that any new system must include the:

- Maintenance of a signature based process that does not require chip and pin
- Maintenance of a paper based trail of transactions
- A simple to use system that enables individuals to independently manage their own finances
- A universally accepted and recognised system in all retail outlets prior to 2018
- A system that allows 3<sup>rd</sup> party transactions such as those carried out by carers.

We are, however, disturbed to see that the Government has already allowed the cheque guarantee card to be withdrawn, which many fear is the curtain raiser to the withdrawal of cheques which were introduced in Britain 700 years ago.

The NPC says It could be argued that, the Payments Council has given the 'green light' to banks and retailers to make life more difficult for cheque users. In effect, forcing the decline and ultimately demise of cheques by possibly introducing a charge for payment by cheque, making the cost prohibitive.

Please let the NPC know of any instances where this is happening so they can bring this to the attention of the Payments Council. Write to the National Pensioners Convention, Walkden House, 10 Melton Street, London NW1 2EJ Tel: 020-7383-0388.

Louise Richards, director of policy and campaigns at the Institute of Fundraising said: **"Our response to the government on this will be that if it is looking at a paper-based alternative, why abolish cheques? The only reason these proposals have been taken on board is that they will save the banks money. But charities are very worried about it. Many receive as much as 80 per cent of their donations in the form of cheques."**

This certainly applies to the Forum hence our concern that nothing should be done unless a fully acceptable alternative is proven and in place. Around 70% of the over 65s write cheques – 1 in 3 cheques written in 2009 was by someone over 65.

The Payments Council has promised that a decision to close the cheque clearing system will only be taken if the following key criteria are met:

- Alternatives are available
- People are aware of them
- They are considered acceptable
- They have been adopted

The onus is therefore on the banking industry to provide the right alternatives to the cheque, and not the customer to change the way they make payments.

**This Newsletter is for general information only.**

**You should seek competent professional advice before doing anything based on the contents of the Newsletter.**