



Local government under threat

Declining central government funding is undermining the role of local councils

There is a risk that local government as we know it will be lost, says Rob Leak, retiring Chief Executive of Enfield Council.

“As more services are run by agencies or privatised, local government will not be seen as the solution to local problems any more,” he told Forum members at the Civic Centre meeting in April. He admitted that local government has never been perfect but *“it acts as a check and balance against national power and is also able to interpret local wishes. And that is being chipped away by lack of funding. Without money, it will become weaker and weaker.”*

Rob says that the model of local government being self-funding is not possible for poorer communities. *“Central government has to accept that local government is a good thing – and fund it.”*

Of course, if the rules were changed and local government was freed up to earn its own way, councils like Enfield could earn a lot of money. In the past, local government ran services like water and transport, for instance, Rob explained.

“It is in the national interest for local government to be funded – and fairly funded. The Forum’s campaign for Fairer Funding is critical and I congratulate you all on your efforts.”

Rob said he was very proud of what Enfield Council has achieved during his 14 years at the helm, considering the funding restrictions, and he was especially pleased that *“we do have a genuine active delivery vehicle for regeneration in the East of the borough”*.

For instance, the Meridian Water development and the proposed two new railway stations in Enfield will help bring homes, jobs and prosperity to the borough.

Rob said that the Forum is a fine example of the many community groups in Enfield. *“The Over 50s is professionally led and pursues an agenda that needs to be pursued. It is a community in its own right and helps the wider community.”*

Vivien Giladi, a member of the Forum Executive Committee, thanked Rob for listening to the Forum during his time as chief executive. *“You have been dedicated and hard-working and leave the borough as well as you can, given the circumstances,”* she said.

Fairer Funding petition hits target

As Rob Leak said, the Forum’s campaign for Fairer Funding is critical. **Our petition has reached its target of 10,000 signatures** but if anyone still has some filled-in forms, please send them to the Forum office as soon as possible. As soon as the new government ministers have been appointed, we will try to set up a meeting to explain our cause.

Christine Whetstone, Forum Chair, says that people are more than willing to sign the petition when the inequality is explained to them. *“As soon as they realise that Enfield receives only £331 per head of population while other (more prosperous) boroughs receive much more – Westminster’s £594 and Hammersmith and Fulham’s £540 funding, for instance, they are happy to sign.”*



Forum President Monty Meth and Chair Christine Whetstone collecting signatures for our petition in Palace Exchange

If we received the same level of funding per head of population as the residents of Westminster, Enfield Council would this year have about £86 million more in government funding.

This under-funding has gone on for years by successive governments, hence the all-party support for the Forum’s petition calling on Ministers to recognise Enfield’s needs faced with its growing population.

Thanks to all those who collected signatures and thanks to the management of Palace Exchange Shopping Centre in Enfield Town for giving us permission to collect signatures last month.

Forum Meetings not to be missed

Note most meetings are at 10am for 10.30 start

Thursday 8 June (at Millfield House)

Christine Lofthouse from the independent charity **Rica (Research Institute for Consumer Affairs)** will discuss issues of concern to disabled and older consumers.

Wednesday 21 June at 7pm (at Southgate Beaumont)

NB THIS IS AN EVENING MEETING

Local campaigner **Mary Duggan** from **WASPI (Women Against State Pension Inequality)** will discuss the 1995 Conservative Government’s Pension Act to increase women’s SPA (State Pension Age) to 65, the same as men’s and how this is shattering the retirement plans of many women.

Tuesday 27 June (at the Civic Centre)

Metropolitan Police Borough Commander Iain Raphael talks about his responsibilities for Enfield and the specific issues facing our local police force.

For full details/addresses of all meetings see page 15

Jan's Journal

Check out our Meetings programme on page 15 and come along to hear a wide range of interesting talks. Four of our most recent meetings are summarised below

The Care Act

Laura Brassett from Home Care Preferred spoke to Forum members at our Millfield House meeting about The Care Act of 2014 which came into effect in April 2015.

It instructs local authorities to carry out carer's assessments and needs' assessments and looks at providing those who are assessed as needing care with a personal budget. If you have income and savings and/or own a property it is likely that you or your loved ones will be required to pay for care yourself up to a cap of £72,000. You can be asked to use more than 90% of the value of your home to pay, although it might be possible for payments to be

In the meantime, the care sector is in crisis with the average front line worker earning around £7.69 per hour – roughly half of the median average UK salary. The industry has a staff turnover rate of 27% - nearly twice the average for other sectors and there is an estimated shortage of 84,320 care workers with around 1 in 20 care roles remaining vacant.

Full details are available on powerpoint. Please email the office info@enfieldover50sforum.org.uk

Role of chiropractors

Scott Gimby and Yash Vadgama from Enfield Chiropractic Clinic spoke to our Southgate Beaumont members meeting about the role of chiropractors which is mostly known for the treatment of the spine but can be used to improve muscles or any joint.

Regular treatments can be used to treat common injuries to joints and for prevention of pain and promotion of wellbeing. Benefits can

include better posture, better flexibility, better balance and may help alleviate joint pain by strengthening the muscles around the joint.

Treatment costs are currently £38 per treatment (plus an initial consultation of £60) and are usually given at regular intervals between once a month or twice a week, depending on the condition being treated. See www.enfield-chiro.co.uk for more information.

Chiropractic can be used to guard against falling over. If you are concerned about falling, please come along to our **Avoiding Trips and Falls Day on Monday 26 June** where we will be providing a range of advice, activities and workshops to help - please see page 13 for full information.

Life inside Holloway Women's Prison

Our Chair, Christine Whetstone visited Holloway Prison as an independent visitor from 2001 until 2014 for the Independent Monitoring Board. Visits were to ensure that prisoners are treated with decency and according to the law. Volunteers were given keys and were free to go anywhere except for the prisoner's own cells. Holloway is now closed and there is no women's prison in London but Chris gave members at our Millfield Meeting some insights into the lives of women in prison during this period.

There were beneficial changes over the years but nevertheless many women (the majority of whom are mothers) are imprisoned for minor offences. 50% of women in prison receive no visits partly because they have been shunned and partly because visitors cannot now afford the long journeys. Chris also talked through current alternatives for women including women's centres and community sentences.

Saracens Rugby Club and WWI

In 1914 our local Rugby Club (the Saracens) had 200 players but by the end of the First World War only 12 playing members could be found. Sportsmen were believed to make better combatants and were targeted in recruitment campaigns and yet only 6 Saracen players were known to have died in the Great War. So what had happened to the remaining 182? Tom Weir and Colin Veita have been researching the history of Saracen men from the First World War and attended our Southgate Beaumont meeting to give an overview of both the game and the club and to present the results of their research so far.

Their fascinating presentation was given to a select audience and included some personal biographies of Saracen Players who died in the War. Their research is ongoing but they need some help in tracking players many of whom appear only as names on lists. THEY ARE APPEALING FOR ANYONE WHO THINKS THEY MAY HAVE HAD A RELATIVE/FRIEND PLAYING FOR THE SARACENS AT THAT TIME to contact us so that we can pass your name on to Tom and Colin to help in their research. A copy of their powerpoint presentation is available from the office.

Jan Oliver
Office and Development Manager

Be scam smart - spot the warning signs

- Have you been contacted out of the blue?
- Promised tempting returns
- Told the investment is safe
- Been called repeatedly
- Told the offer is only available for a limited time

If so, you might have been contacted by fraudsters.

The Financial Conduct Authority says: Investment scams are designed to look like genuine investments. Remember, if it sounds too good to be true, it probably is.



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YOUR HELP!**

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A government for the good of all the people



Our constitution states quite clearly that we are a non-party political group and recognised as such by the Charities Commission. It means we are not beholden to or linked with any one political party.

But we are free to comment and indeed campaign on political matters that impact on elderly people, such as pensions, universal benefits etc because these are matters in which politicians and government are the decision-makers.

In the 18 or more years that I have been involved with the Forum, I have consistently ensured our independence from all political parties, while at the same time seeking the support of their representatives where and when it helped us.

So our three Enfield MPs, representing the Conservative and Labour parties have all supported our Fairer Funding for Enfield petition. They have each informed the Enfield NHS Clinical Commissioning Group of their concern with the so-called Adherence to Evidence-based Medicine, which the Forum considers to be detrimental to ALL Enfield residents and a smokescreen for cuts in NHS services.

This is the first time that publication of our newsletter is appearing on the eve of a most important General Election on June 8. We have members of all political parties and of none and we obviously refrain from advising anyone how to cast their vote.

The Forum executive, however, strongly urges everyone to use their influence with friends, neighbours and relatives to vote not just in the interests of our generation, but for future generations who will live with the consequences of this momentous election.

Writing before the various party manifestos are issued, as I see it this election is not just about the rocky road to Brexit and the complex, quite unknown, result of leaving the European Union.

“Government can and should be a force for good,” says Theresa May. **“The state exists to provide what individual people, communities and markets cannot.....we should employ the power of government for the good of the people.”** (6 October 2016)

So, with these fine words in mind I ask myself what is good government?

Good Government should be about the adequate funding of the financially starved NHS. It should be about ending the constant kicking into the long grass of any plan to deal with the growing numbers of elderly people needing social care, often suffering from incurable illnesses, living after decades spent in retirement that was never anticipated.

Remember the Dilnot Commission set up in 2010 which took years to come up with a plan for a £76,000 lifetime cap on care costs after which time the state would pay? Under the 2014 Care Act it was supposed to be in place by 2016 with the personal cap reduced to £72,000. Then it was delayed until 2020.

But on 8 March 2017, Chancellor Philip Hammond, announced that **“shortly”** the government would be launching another new Green Paper for consultation outlining new options for the long-term funding of social care.

Since then, the General Election has been called so we are back to square one waiting to see how the next government intends to tackle the long-term funding of a social care service.

Meanwhile, the Association of Directors of Adult Social Services – of which our own Ray James is a former president – says there’ll be a £4.3 billion funding gap for social care by 2020 and about 500,000 elderly people are no longer getting the care and support they need from cash-starved local councils.

Good Government should be about immediately ending the stupid arrangement whereby the NHS is administered by the Department of Health while another Ministry – the Department for Communities and Local Government – is responsible for Social Care. Surely it is time that heads were banged together so we had one budget to operate an integrated health and social care system for the 21st century.

Good Government should be about adequate funding for schooling our grandchildren and great grandchildren. I had a letter from an Enfield primary school head about the funding crisis now facing our schools where teachers are getting a 1% pay increase after years of a pay freeze. Our schools are being placed in a position that is financially unsustainable and the possible consequences could well be a mix of increased class sizes, staff cuts, reduced curriculum resources and activities.

I can hardly believe that our schools are each being asked to find about £10,000 under the government’s imposed Apprenticeship Levy scheme – a tax on a school’s wage bill – which business groups have urged be delayed because of increased costs at a time of economic uncertainty. And the local council is having to cut its grant aid to schools because it, too, is seeing its education grant cut.

Good Government should be about restoring the £600 million in funding cuts that have hit the Metropolitan Police which has led to a steep increase in gun and knife crime in London over the last year. Gun crime was up 42% and knife crime 24% – and the Met is expected to find another £400 million in cuts – always described as “efficiency savings” by 2020.

Here in Enfield knife crime is rearing its ugly head with three fatal stabbings in six weeks in Edmonton, Enfield and Oakwood.

Gun crime has seen a 49% rise in Enfield, with a total of some 50 extra offences. Enfield police are working hard to fight this increase daily. They are particularly targeting knife crime across the borough, utilising metal detecting knife search arches and weapon sweeps. Assistant Met Commissioner Martin Hewitt says: “It would be a naive answer to say that if you cut a significant amount out of an organisation, you don’t have any consequences.”

Good Government should be about ensuring that everyone is entitled to a later life with a state pension providing dignity and security. We need a Brexit deal that will protect the EU health insurance card and the rights of UK pensioners living abroad. Various politicians, think tanks, academics and the media have been drip-feeding the line that older people’s pensions are the cause of many of the country’s problems – from the shortage of housing to the lack of hospital beds.

They shed crocodile tears in claiming that we are being molly-coddled at the expense of today’s working population and future generations. When the truth surely is that in battling to protect our pensions and universal benefits, we will be leaving them a platform on which to build a better life.

If we lose today, tomorrow’s generation will not forgive us.

Monty Meth

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.

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Remember it's complicated

There are many causes other than dementia for those suffering memory problems

Although dementia is fast becoming a huge problem in the UK, the worldwide spread of the disease is also of increasing concern. Dementia deaths have more than doubled since 1990 and by 2018 will be a trillion-dollar disease, says Professor Peter Piot, director of the London School of Hygiene and Tropical Medicine.

He calls for enhanced global collaboration to secure game-changing treatments, expanding the access to promising treatments to the low and middle income countries now accounting for 58% of all people with the disease while providing improved diagnosis and stronger community support to people with dementia.

If you're concerned about memory problems, do consult your GP as soon as possible. But it's also worth bearing in mind that more than half of patients referred to memory clinics for confirmation of a dementia diagnosis turn out not to have the condition, according to [recent figures from the University of Sheffield](#). So what else could be causing the problem?

It's the menopause

Sixty percent of menopausal women experience memory problems due to fluctuating hormone levels, according to a University of California study (<http://www.ncbi.nlm.nih.gov/pubmed/19470968>). And these difficulties tend to be most evident in the year immediately following a woman's final period, say researchers at the University of Rochester.

The good news, though, is that the effect is temporary: memory skills tend to return to pre-menopausal levels in the years after the menopause. "The most important thing that women need to be reassured of is that these problems, while frustrating, are normal and, in all likelihood, temporary," says Dr Miriam Weber, who led the Rochester study.

You're overweight

Need another good reason to lose a few pounds? Being overweight is associated with poor episodic memory, says a recent University of Cambridge study. Fifty adults of varying sizes were asked to complete a test that involved hiding items around a complex environment over two days and later recalling when and where

they'd hidden them. People with a high body mass index (BMI) tended to fare significantly worse.

The researchers' conclusion? "Although only a small study, its results support existing findings that excess body weight may be associated with changes to the structure and function of the brain and its ability to perform certain cognitive tasks optimally."

You had a bad night

Just one restless night can have a dramatic effect on your memory skills, according to a US study. Participants were shown images of a simulated burglary, then asked to recall the details the following day. Those who'd been kept awake for 24 hours – and even those who'd had up to five hours of sleep – were more likely to mix up the information.

"People who repeatedly get low amounts of sleep every night could be more prone in the long run to develop these forms of memory distortion," says the study's co-author, Dr Kimberly Fenn.

Your diet is to blame

Foods laden with sugar and fat appear to reduce levels of a natural brain chemical, called BDNF, which is crucial for learning and memory skills, say researchers at the University of California. Meanwhile, a diet rich in omega-3 fatty acids – found in oily fish and walnuts, for example – is associated with many brain-boosting benefits.

But it's not just what you eat that impacts your memory; when you eat it makes a difference, too. Regularly indulging in late-night snacks, which means your body is busy digesting food while you're asleep, can damage the hippocampus – the part of the brain where memories are formed – according to another recent US study.

Try drinking a glass of water.

Even very mild dehydration can alter our ability to think clearly and remember simple things, say researchers at the University of Connecticut. The feeling of thirst doesn't really kick in until we're already one or two per cent dehydrated – and that can be enough to impair our powers of recall.

Beware 118

If you need to find a telephone number and do not have access to a telephone book or the Internet, be very careful when calling the directory enquiry numbers such as 118 118 and 118 500.

Make sure that you have a pen and paper handy so that you can write the number that you are given.

Whatever you do, make sure you say "No" when you are asked if you would like to be put through to that number. If you say "Yes" you will face extremely high charges, including both an access fee and a service fee, which increase for every minute you are connected to the number you asked for.

Citizens Advice reported that one elderly person came to them after receiving a bill for £150 for calling a number through 118. A one-minute call to 118 118, operated by The Number, will cost £6.98 plus an access charge of up to 55p depending on your operator, and if you agree to be put through to your chosen number you will continue to pay the premium rate for as long as the call lasts.

Few people realise that The Number also offers a free alternative on 0800 118 3733. The service is automated and you have to sit through a preliminary advertisement, but after that it costs nothing.

It's usually cheaper to call your own service provider's directory enquiries number. And remember, BT operates the free 195 directory enquiries number for people with disabilities. To sign up you should call 0800 587 0195 for a form, which will then need to be countersigned by a GP or another medical professional.

If in doubt, keep them out

Metropolitan Police Enfield, gives some advice about keeping safe when an unexpected caller rings the doorbell

Bogus callers pretend to be someone they are not – like a representative from a utility company or care agency. While most people who come to your home will be genuine, bogus callers trick their way inside to steal.

Follow the below tips to avoid being duped:

BE CAUTIOUS about letting strangers into your home.

USE your door viewer to see who's there. If you open the door, put the chain on first.

ALWAYS ask for caller ID. Call the customer service department or head office to confirm it. Close the door while you do this.

REMEMBER that genuine callers won't mind checks. If you feel at all unsure, schedule a time for the caller to come back when a friend or relative is there.

BEWARE of people claiming to be in a hurry and needing to get into your home quickly.

If you feel threatened by a caller, always ring 999. If the caller has left, please telephone 101 and ask for your Local Safer Neighbourhoods team. www.met.police.uk

Chair's Column



Hello Everyone,

We are living in interesting times. I know that you will all have read Monty's column and I would like to add to his words of wisdom. Please vote on 8 June and encourage all members of your family to do so. If you don't cast your vote you can't complain about the state we are in or the lack of a proper democratic process. NO EXCUSES!

We have had a request for occasional evening meetings to take the place of some of our regular daytime meetings at Millfield or Beaumont. This is an idea we are happy to consider. Indeed we have had evening meetings in the past and we have an evening meeting scheduled for 21 June. However, we also need to hear from you, our members. Do you have ideas of subjects which might be of interest to you and your friends and speakers with whom we could make contact? Please contact the Forum office with your suggestions – over to you!

It is not in my nature to write to the letters' page of a newspaper but at the end of April I was infuriated by a comment made by Sarah Sands, the outgoing editor of the Evening Standard, prior to George Osborne taking over the role.

She said that "exceptionally well cushioned" over 60s should do their bit for free in volunteering to help younger people.

In my letter, which was published in a very edited form, I pointed out that not all older people are exceptionally well cushioned (they did not print that) and described some of the voluntary work undertaken by retired members of our society in support of schools, young people, the community etc....

I think that it is important that all of us look carefully at what is being said in the press about the older generation – we need to stand our ground as it seems to me that we are often blamed for many of the ills of society. Or am I being too sensitive?

Christine Whetstone

Membership – renewal and joining

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

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

membership@enfieldover50sforum.org.uk



Volunteers gather at Millfield House to stuff 6,000 newsletters

For more details on how to pay and account details please contact the office. You can still send us a cheque and the form by post or call in to the office to pay.

We have 2500 people who have yet to renew!! So please encourage your friends and family to renew as soon as possible.

Not already a member?

If you are not already a member, why not join Enfield's Over 50s Forum. Keep up to date with issues that may well interest you. Membership is only £9 per year for individuals, £13 for couples or you can join our 356 band of life members for £100 (£150 for couples). Organisations can affiliate for £22 a year.

Get a membership form from our website www.enfieldover50sforum.org.uk or calling the office on 020 8807 2076 and then send the form together with your cheque to our office.

Nora Walsh

Membership Secretary

Affiliated groups

Enfield Chamber Orchestra

The next concert is on Saturday 17 June at 7.30 pm in Enfield Baptist Church, Cecil Road, EN2 6TG. The programme includes Bach's exciting 4th Brandenburg Concerto, with key members of the orchestra playing the solo parts: Sarah Colley, our leader (violin), Jane McNeill and Adrienne Wilson (recorders) and John Isaacs (harpsichord continuo). Additionally the orchestra will be performing Beethoven's overture Prometheus and Haydn's Symphony No.99 in E flat major.

If you are looking for a friendly local chamber orchestra to join, maybe because you have more time on your hands or have just moved into the area, do please contact us and try us out.

We rehearse on Monday evenings at Oakwood Baptist Church and you can find out more from our website: www.enfieldchamberorch.org.uk or tel: 020 8360 4980.

Winchmore String Orchestra

A concert in aid of the Childhood Eye Cancer Trust will be held on Saturday 1 July 2017 at 7.30pm at Winchmore Hill Methodist Church, Green Lanes N13 4EP (opposite Barrowell Green).

Conductor Philip Gibson, Leader Chris Gundry, Soloists Lisa Ueda - violin, and Ian Byrne Brito - viola.

Programme:

Schubert – Overture in C Minor,

Tchaikovsky – Elegie,

Bruch – Concerto for violin, viola and string orchestra

Haydn - Kinder-Symphonie in C Major

Fuchs – Serenade for string orchestra no1 in D Major Op 9

Tickets in advance £8 [concs £6:50], at the door £9 [concs £7:50].

Children with an adult free.

For further info: info@winchmorestrings.co.uk or call 020 8882 035 www.winchmorestrings.co.uk



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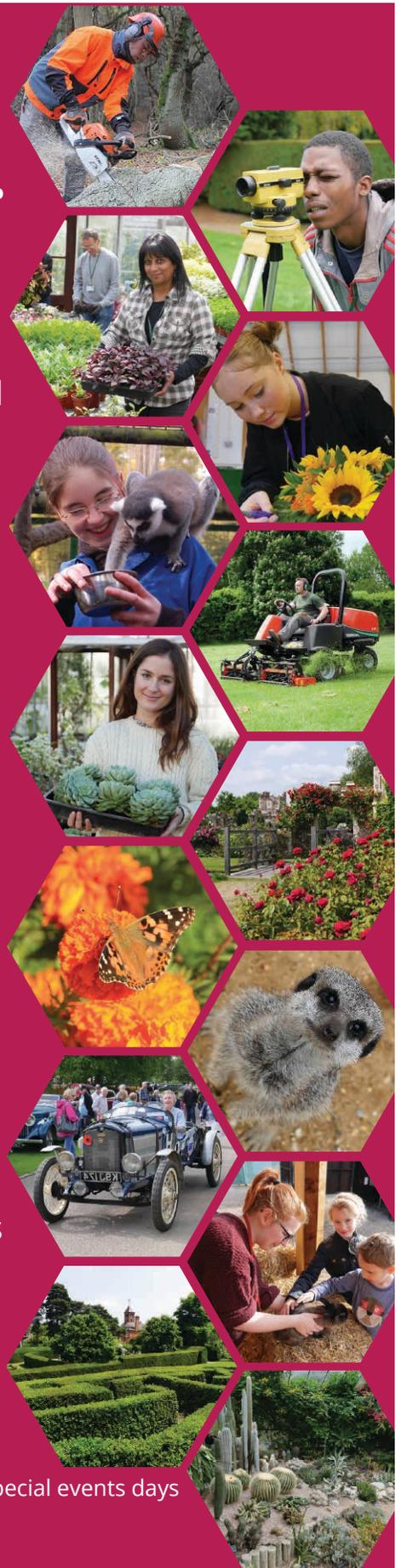
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Always look on the bright side of life



Top class answers

- Q1 In which battle did Napoleon die?
- his last battle.
- Q2 Where was the Declaration of Independence signed?
- at the bottom of the page.
- Q3 What is the main reason for divorce?
- marriage
- Q4 What is the main reason for failure?
- exams
- Q5 What can you never eat for breakfast?
- lunch & dinner
- Q6 What looks like half an apple?
- the other half
- Q7 If you throw a red stone into the blue sea what will it become?
- wet
- Q8 How can a man go eight days without sleeping?
- no problem, he sleeps at night.
- Q9 How can you lift an elephant with one hand?
- you will never find an elephant that has one hand.
- Q10 If you had three apples and four oranges in one hand and four apples and three oranges in the other hand, what would you have?
- very large hands

**Spread some laughter, share the cheer.
Let's be happy, while we're here!**

Maths magic

Your phone number will reveal your age. It will take about 15 seconds, Read the following and do it at the same time.

1. Take **the** last digit of your mobile phone number and multiply by 2
2. Then add 5
3. Now multiply by 50
4. And then add the number 1766
5. The last step; with this number, subtract your birth year.

Now you see a three-digit number.

The first digit is the last digit of your phone number, the next digits are your actual age! Surprising?

Let's go out to spread the joy!

This is a very interesting maths problem, really accurate.

Very magical, feel free to share with everyone.

Don't believe it? Try it.

Putdown

A poll of 2,000 Britons voted this comedy line from Del Boy in Only Fools and Horses as being among the best ever: "Dear old grandad, bless him. He was about as useful as a pair of sunglasses on a bloke with one ear."

New text code for seniors

- * ATD- At the Doctor's
- * BFF - Best Friend's Funeral
- * BTW- Bring the Wheelchair
- * BYOT - Bring Your Own Teeth
- * DWI- Driving While Incontinent
- * FWIW - Forgot Where I Was
- * PBL- Pacemaker Battery Low
- * GHA - Got Heartburn Again
- * HGBM - Had Good Bowel Movement
- * LMDO- Laughing My Dentures Out
- * TOT- Texting on Toilet
- * WAITT - Who Am I Talking To?
- * WPA - Wet Pants Again
- * GGLKI - Gotta Go, Laxative Kicking in!

Fair shares

An elderly man in McDonalds placed an order for one hamburger, French fries, and a drink. He unwrapped the plain hamburger and carefully cut it in half, placing one half in front of his wife.

He then carefully counted out the French fries, dividing them into two piles and neatly placed one pile in front of his wife. He took a sip of the drink, his wife took a sip and then set the cup down between them.

As he began to eat his few bites of hamburger, the people around them were looking over and whispering.

They were thinking: "*That poor old couple – all they can afford is one meal for the two of them.*" As the man began to eat his fries, a young man came to the table and politely offered to buy another meal for the couple. The old man said they were just fine – they were used to sharing everything.

People closer to the table noticed the little old lady hadn't eaten a bite. She sat there watching her husband eat and occasionally taking turns sipping the drink. Again, the young man came over and begged them to let him buy another meal. This time the lady said: "*No, thank you, we are used to sharing everything.*"

Finally, as the old man finished and was wiping his face neatly with the napkin, the young man again came over to the lady who had yet to eat a single bite and asked "*What is it you are waiting for?*" She answered: "*The teeth.*"

Just rearrange the letters

Someone out there in the US either has too much spare time or is deadily at Scrabble.

- dormitory: dirty room
- presbyterian: best in prayer
- astronomer: moon starrer
- desperation: a rope ends it
- the eyes: they see
- george bush: he bugs gore
- the morse code: here come dots
- slot machines: cash lost in me
- animosity: is no amity
- election results: lies - let's recount
- a decimal point: i'm a dot in place
- the earthquakes: that queer shake

eleven plus two: twelve plus one
and for the grand finale:
president Clinton of the USA: - (with no letters left over and using each letter only once): - to copulate he finds interns

Deep thinker

I had just mowed the lawn and sat down with a cold beer. The day was really quite beautiful, and the drink facilitated some deep thinking.

My wife walked by and asked me what I was doing, and I said, "Nothing." The reason I said "nothing" instead of saying "just thinking" is because she then would have asked, "About what?" At that point I would have had to explain that men are deep thinkers about various topics, which would lead to even more questions.

Finally, I pondered this age old question: Is giving birth more painful than getting kicked in the nuts? Women always maintain that giving birth is way more painful than a guy getting kicked in the goolies, but how could they know?

Well, after another beer, and some more heavy deductive thinking, I have come up with an answer to that question. Getting kicked in the nuts is more painful than having a baby, and even though I obviously couldn't really know, here is the reason for my conclusion. A year or so after giving birth, a woman will often say, "It might be nice to have another child."

On the other hand, you will never, ever hear a guy say, "You know, I think I would like another kick in the nuts." I rest my case. Time for another beer.

Enfield Choral Society Concert

From Byrd to the Beatles - English Love Songs

Saturday 17 June 2017, 7.30pm

Come and enjoy a romantic summer evening in a beautiful church. Hear the Enfield Choral Society singing a selection of love songs from Byrd to the Beatles, celebrating the era of courtly love, songs from the Song of Songs, Shakespeare and the Swinging Sixties.

Conducted by Mark Sproson

At St Paul's Church, Winchmore Hill, Church Hill, London, N21 1JA

Tickets £12 (£10 conc) if paid for in advance by Friday 9th June 2017 £14 (£12 conc) on the door. Under 18s and full time students £5

Available from any choir member or call our hotline on 07856 793434 or via email Tickets@enfieldchoralsociety.org.uk or via our website: www.enfieldchoralsociety.org.uk/tickets

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Guide to wills containing Protective Property Trusts

What is a Protective Property Trust will?

A Property Protection Trust ("PPT") shields property from long term care fees assessment. A half share of the family home belonging to the first spouse to die, passes into the trust. It does not pass to the surviving spouse. This type of trust is also known as a life interest trust in favour of the survivor, which means that he/she can benefit from the share of the house held in the trust during his/her lifetime, and on death the trust asset passes to designated beneficiaries – usually children or grandchildren of the family.

Example

Mr and Mrs Smith own their house in joint names and have joint savings and investments. Mr & Mrs Smith want to ensure that their respective half shares of the house ultimately pass to their children whilst ensuring the survivor has the protection of living in the property for the remainder of his/her lifetime. They also want to ensure that if the survivor of them requires long term care, at least half the property is preserved for the benefit of their children.

- Mr Smith writes a will such that if he dies first, he leaves his half share of the property into a PPT, with the remainder of his estate going to his wife.
- Mrs Smith has a right to occupy Mr Smith's half share of the property together with the ability to move house, whilst keeping her own share outright.
- If Mrs Smith requires long term care, Mr Smith's half share of the property is retained in the PPT and cannot be assessed as capital available to pay Mrs Smith's care fees.
- Even if Mr and Mrs Smith's children are made bankrupt, become divorced or predecease Mrs Smith, her occupation is secured.
- On Mrs Smith's death, the PPT comes to an end and the half share of the house transferred (or the sale proceeds paid) to the children with a free uplift for Capital Gains Tax.

Who is a PPT will suitable for?

It is a will for couples who are concerned that one of them may need long term care at some point in the future.

Are there any drawbacks?

The couple must be reasonably confident the trustees are likely to agree on all matters concerning the property in the future. For example, to agree to a local authority registering a legal charge over the property to defer or delay the cost of care fees.

If you require more information about Property Protection Trust wills, or would like a free will review, then call Stennett Solicitors on 020 8920 3190 and speak to a member of our Private Client Team.

Caring grandparents can claim NI credits

If you look after your grandchildren and are under the official retirement age, you could be eligible for National Insurance credits

Thousands of grandparents who have given up work to help look after their grandchildren could be missing out on a state pension boost worth £1,000s over the course of their retirement, according to an article in moneysavingexpert.com

But the good news is that you can act now to protect your pension.

Many older family members look after their grandchildren to allow the child's mother to go back to work, but it seems few know they could also be eligible to receive national insurance (NI) credits to compensate them for their time. For every year you don't claim NI credits, you could lose £231 a year from your state pension.

A Freedom of Information request has revealed that in the 12 months to September 2016 only 1,298 grandparents took advantage of a Government scheme which allows them to receive transferred NI credits – even though an estimated 100,000 could be benefiting.

Sir Steve Webb, former pensions minister and now director of policy at the insurer Royal London, which obtained the figures, said: **“Eligible grandparents can get an extra £231 per year, or say £4,600 or so over a 20-year retirement – so it's worth having. The trouble is, hardly anyone is claiming it.**

“The reply to my Freedom of Information request shows that an average of just two grandparents per parliamentary constituency – less than 1,300 UK-wide – are claiming the credit. I reckon there could easily be 100,000 working-age grandparents who should be benefiting.”

How does the scheme work?

The Government scheme – technically known as ‘specified adult childcare credits’ – was introduced five years ago, and is designed to protect the pensions of grandparents who retire early to help care for grandchildren so their parents can go back to work.

A parent (usually the mother, though it can be the father) who gets child benefit for a child under 12 automatically gets NI credits towards their state pension. But a mum who goes back to work and pays NI doesn't need the credit because she gets a qualifying year anyway.

Under the scheme, a mum can sign a form and pass the NI credit to the grandparent who is actually looking after the child. This means the grandparent benefits from the NI credit and it goes towards their state pension instead.

Standby to save energy

As a follow-up to the Energy Best Deal workshop at this year's Winter Fair, Simon Heaton has supplied extra information on how to more easily switch from standby to off.

One of the energy saving measures covered concerned appliances that are left in standby rather than completely powered off. Even in standby mode they consume power which will add to the energy bill over the course of the year.

Typically, these are home entertainment devices that tend to be clustered together. TVs, set top boxes, music systems and such like. It can be awkward trying to turn them off at the mains. Multi-socket extension leads with a remote control facility for turning the power on/off for all the sockets could be a way of making this more convenient. The following are details of some examples:

- Energenie Extension Lead – Radio Controlled – 4 socket. Available from Homebase.
- Energenie ENER002-3 13A Remote Controlled Sockets, 3 pack. Available online from CPC Farnell.
- Remote Control Sockets. Manufactured by Lyvia. Available online from eSpares.

One point to bear in mind is that appliances such as set top boxes and smart TVs may automatically update their on-board software in the middle of the night. So it may be as well to periodically, for example once every two weeks, leave them on standby overnight. I hope this information is helpful. Happy energy saving!

Why do NI credits matter?

If you retired before April 2016, you need 30 qualifying working years to get the full state pension. If you retired or will retire after April 2016, that's raised to 35 years.

If you're looking after grandchildren, and you need extra qualifying years, it's worth getting recognition for the childcare you provide. But you need to claim the extra NI credits – they won't automatically be added to your NI record.

Who's eligible to claim these NI credits?

You can apply for specified adult childcare credits if:

- You're a grandparent, or other family member, caring for a child under 12.
- You're under state pension age.
- You live in the UK (and not the Channel Islands or the Isle of Man).
- The child's parent (or main carer) is entitled to child benefit and has a qualifying NI year meaning he or she doesn't need the NI credit you receive automatically with child benefit.
- The child's parent (or main carer) agrees to your application.

For grandparents to be eligible for the NI credits, working parents need to give up the NI credits they receive when they claim child benefit and transfer them to the grandparent doing the caring.

The number of hours a grandparent helps out with childcare is irrelevant to the claim. So even if it's just one day a week, eligible grandparents should be able to claim.

How do I apply?

To apply, the grandparent or the parent who's transferring their NI credits needs to fill in the National Insurance: application for Specified Adult Childcare credits CA9176 and send it off to HMRC. The grandparent and parent must sign the form.

If you have any difficulties you can call the national insurance helpline on 0300 200 3500.

Poetry Corner

Building

You stand so tall and majestic in the skyline,
But is this how we should live?
As our living spaces gets higher and higher in the sky,
We are crammed in like sardines,
No Neighbours to communicate with as we venture outside,
Community spirit has all but lost,
This is not good for the next generation,
Why build so high?
We cannot tell what the cost to the human spirit will be in the end,
Give us more space to breathe in this here land, which is fast shrinking,
We cannot breathe as the air becomes polluted, way up high,
Too many people are crammed into these small spaces,
Oh! how we long to have back our community spirit from bye gone days,
Every inch of space is used up to take us living higher and higher into the air,
Let me breathe I say in this here crowded environment,
Our life will never be the same,
As human being struggle to cope in these cramped spaces called Tower Blocks,
Will we ever learn to value the quality of life?
Over profit for more and more building spaces,
Where will it end as our mind goes into melt down?
As we try to cope in this crowded world of man.

Condeta Flandrin

Member of Forum Poetry Group



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This is why we do it

Honestly, I was going to write about something other than cycling this issue but two pieces of research have come out highlighting just how good cycling e.g. physical activity is for health.



- Firstly, research from the University of Glasgow followed 250,000 people and found that cycling to work halved the probability of getting either heart disease or cancer.
- Secondly, research from the University of Canberra undertook a 'systematic review' (where researchers look at all research as a whole) of over 12,000 studies and found that at least 45 minutes moderate intensity physical activity **in those aged over 50** improved cognitive function by approximately 30%.

Just think of the implications of the above. If I came up with a drug that virtually free, halved heart disease and cancer and improved mental functioning I would be lauded across the land, be giving presentations to prestigious medical colleges and counting my bank account in telephone numbers. As it is if anyone has a bit of spare cash.....

There, that's all I have to say this issue. Apparently the Lord's prayer has 66 words, the 10 commandments 179 and I am already at 200-ish. So I'll stop and hope you take note of the above and enjoy your life for longer.

Glen Stewart

Assistant Director Public Health, Enfield

Note: The Forum does understand that the new cycle lanes are a significant cause of concern for many Enfield residents and Forum members. Some of our Executive Committee who have been out collecting signatures for our Fairer Funding petition noted that it was the topic which people most wanted to talk about. However, it did become obvious that many people do not understand how Cycle Enfield is funded. The Forum would simply like to point out, whether or not you support the scheme, that the money could not have been used for any other council services (such as education, social care or rubbish collections, as people suggested) because it was a specific grant from former London Mayor Boris Johnson's Mini-Holland cycle scheme.

For more information visit the website: cycleenfield.co.uk

Special offers that offer poor value

Research from the Competition and Markets Authority (CMA) has found that 40% of groceries in the UK are sold on promotion, but why are supermarkets giving out such good deals?

"Retailers know that people are attracted by special offers, but, occasionally these may be misleading and work out to be more expensive," says Natasha Rachel Smith, consumer affairs editor of TopCashback.

"For example, when a washing tablet deal is priced at £7 for a bag containing 50, but a smaller bag containing 20 is £2, a shopper buying three smaller packets would get 60 tablets for £6 – much better value."

The fix: To ensure you are not paying more than necessary, check the unit price on the sticker (price per 100ml). In most supermarkets, food will be clearly priced by weight or volume across all stores to make it easier for consumers to compare products and spot the best deal.

Out of date 'bargains'

A BBC investigation found that 33 out of 50 Tesco stores in the Midlands were displaying out-of-date price promotions on the supermarket shelves which were no longer valid when presented at the check-out tills. In some cases, multi-buy offers were still on the shelves months after they had expired.

Sainsbury's has said it will drop multi-buy offers following an inquiry by the Competition and Markets Authority which said that such practices could confuse or mislead shoppers.

Some major supermarket chains plan to follow the German-owned discounters Aldi and Lidl which use limited product ranges, quality and simple low prices to attract customers.

Dance your way to health

Maybe you think the gym or yoga is not for you? But what about dancing to get fit – and meet new people?

Southbury Leisure Centre is the place to go

As regular readers of this newsletter will know, the Forum works closely with Fusion, the company which runs the borough's leisure centres, to encourage the over 50s to take part in more physical activities.

Some people find the thought of getting sweaty in the gym or sitting cross-legged on a mat a bit intimidating, but the range of activities is so wide that there is bound to be something that you would like.

For instance, Southbury's Over 50s Tuesdays include Tai Chi, walking football and walking basketball and both aquafit and netball for women only. Fusion has recently added yoga and pilates classes.

And on Over 50s Wednesdays, Southbury offers tea dancing on the second and fourth Wednesdays of the month and short mat bowls on the first and third Wednesdays of the month.

The tea dancing includes both ballroom dancing and line dancing and people are very welcome to turn up and join in – with or without a partner. The cost is £2 per person, or it's included for free if you have paid for Over 50's Day (see below).



Wednesday tea dancing

Anna Long, who is one of the voluntary Forum co-ordinators, says: "We are a very friendly bunch and welcome new people to come along and join in. Some people come to Southbury just for the dancing but others who are there anyway – for instance, playing badminton in the courts alongside – come over and join in, especially the line dancing."

Music is provided by 88 year old Bob Whiter's Big Band Sound and tea, coffee and biscuits are provided.

The next tea dances will be 14, 28 June, 12, 26 July and 2, 16 and 30 August.

Over 50s Days

Over 50s Days take place at Edmonton leisure centre each Monday and Friday, Southgate (Tuesday and Friday), Southbury (Tuesday and Wednesday) and Albany (Thursday).

The cost is £8.30 per day or £4.15 per day if you have an energy concession card. This concession card is normally £21.50 for 12 months, but for Forum members it is only £7.50. Note that only Forum members who are Enfield residents are eligible for this discount.

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

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

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

Meet Serena at the Civic

Next time you come to a Forum meeting at the Civic Centre be sure to visit **Serena**, a new health kiosk in the foyer and named after tennis player Serena Williams. **Serena** will measure and print out your blood pressure, heart rate, height and weight, and is one of many efforts by the Council to improve residents' health.

Both obesity and high blood pressure increase the chances of heart disease, kidney disease, dementia and stroke, the main causes of early death and disability.

Advertorial

Inheritance tax Nil Rate Band

The Inheritance Tax Nil Rate Band has been raised to £1,000,000? True or False? asks George Ttoui.

Most definitely false. I've been asked this quite a lot in the last year and I know where the confusion has come from. It has come from the announcement of the new Residence Nil Rate Band (RNRB) which started on 6 April 2017. The trouble is in the summer budget of 2015 a proposal of a new residence nil rate band was announced which didn't start until 6 April 2017 and will be phased in over the next four years to reach the full benefit. Many people think it started immediately.

Inheritance Tax (IHT) was once only seen as a tax for the wealthy. Substantial rising property prices however together with a static Nil Rate Band has meant that IHT has inadvertently affected most families who are property owners within Greater London.

The existing Nil Rate Band works as follows. If your estate (this includes but is not limited to your family home, property, investments/money and personal property) exceeds the Nil Rate Band on death IHT will normally be charged at a rate of 40% after the deduction of any liabilities, reliefs and exemptions that may apply. The current figure of the Nil Rate Band is £325,000 and this will be frozen until 2020/21. Since the family home often makes up a large percentage of an estate the Residence Nil Rate Band was introduced to offer some relief here.

The RNRB will be phased-in from 6th April 2017 over four years. It will take until tax year 2020/21 when the RNRB will have reached £175,000. This figure along with the existing Nil Rate Band of £325,000 means an individual will in the future be able to leave up to £500,000 if they meet the criteria of the new RNRB.

The Residence Nil Rate Band along with the existing Nil Rate Band can also be transferred to a spouse or civil partner. There is no IHT on the first death of a spouse or civil partner due to the spouse exemption. IHT only occurs on the second death if all assets were left to the survivor on the first death. The survivor will have two Nil Rate Bands of £325,000 each and by 2020/21 two Residence Nil Rate Bands of £175,000 each. Hey Presto this is where the £1,000,000 figure has come from. For some reason many people are of the view that the Nil Rate Bands have been increased now but as you can see this is not the case.

A further word of warning.

The Residence Nil Rate Band is not automatic. There are criteria that must be met. Firstly it can only be used if you are a homeowner. The additional RNRB will be of no use to you if you do not own a property which is your main residence.

Secondly the main residence must be left on death to a lineal descendant. This includes biological children, step children, adopted and foster children or a lineal descendant for example grandchildren. You cannot benefit from the RNRB if you do not have lineal descendants.

Finally if an estate reaches a net value of £2 million the RNRB is withdrawn at a rate of £1 for every £2 over this

threshold. With an estate in excess of £2,350,000 you will not benefit from the RNRB. So as it stands a couple (or an individual who will transfer a deceased spouse NRB) can benefit up to £850,000 as long as the conditions are met.

If you are concerned about the effect that IHT will have on your estate and the amount of money that will be left to your family and friends I will be pleased to help. Please just get in touch. *George Ttoui is present most Monday mornings 10 am to 12 noon for the drop in advice service at The Dugdale Centre (Corner of London Road and Cecil Road.) Or you can contact George on 0208 882 6688 for a free confidential discussion.*

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WEALTH MANAGEMENT

Women need to be “heart savvy”

Women are three times more likely to die of heart disease than of breast cancer

When did you last have your blood pressure, cholesterol levels or waist measured? A Heart Research UK survey shows that one in three women have never had their cholesterol checked, while 28% – more than one in four – have either never had their blood pressure checked or not had it checked in the last 12 months.

Three in five women (63%) don't know that their healthy waistline should not be more than 31.5 inches (80 cm). These low rates of monitoring by our surgeries and the NHS could mean that the chance to identify women who are or might be at risk of developing coronary heart disease in future are being missed. So are the opportunities to provide lifestyle advice to avoid heart problems.

Heart Research UK says that you can take immediate steps to “get heart savvy” by increasing your activity and looking at how much salt is included in your diet. Important information like this can be obtained by calling 0113 234 7474 or online www.heartresearch.org/women

One common misconception is that heart disease is a man's disease. Most women – almost three in five (57% of 4,000 women surveyed) did not realise that the risk of coronary heart disease increases after the menopause. As the levels of oestrogen decline, the risk of coronary heart disease increases.

Dr Catherine Dickinson, consultant cardiologist at Leeds General Infirmary, said: “Women fear dying from breast cancer, but the fact is that we are almost three times more likely to die from heart disease. Most women do not appreciate that their risk increases after the menopause because falling hormone levels raise their risk of heart disease to the risk levels of men.”

...And more women than men die of lung cancer

The death rate from lung cancer among young women aged between 25 and 44 will for the first time outstrip that of men among the 28 countries in the European Union this year, says a study conducted by Milan University.

The study confirms that smoking is as harmful to women as it is to men. Lung cancer is predicted to cause 275,700 deaths across the EU this year, but mortality rates for all cancers are expected to fall except among pancreatic patients in both sexes – and lung cancer in women.

Butter risks diabetes

People who eat two slices of buttered toast a day are twice as likely to develop diabetes, claims a Harvard University study of 3,000 people. “Those who consumed more trans and saturated fats, in which butter is rich, were twice as likely to develop diabetes within five years.”

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ARE YOU WORRIED ABOUT TRIPPING OR FALLING?

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FREE AVOIDING TRIPS AND FALLS DAY



At: **Edmonton Leisure Centre, 2 The Broadway,
Edmonton, N9 0TR**

On Monday 26 June 2017 between 10am and 4pm

PROGRAMME (subject to change)

MORNING: Registration from 9.30am

Speakers

1. **Dr. Nick Rollitt**, Consultant Geriatrician, North Middlesex Hospital: **The Medical Aspects of Falling**
2. **Jenny Ramadan**, Co-ordinator, AgeUK, Enfield: **Enfield's Fall Stop Service**
3. **Chrissy Bysh**, NHS Physiotherapist: **Getting Up After a Fall.**

WORKSHOPS

Bone Health and Medication; Falling and Pavements; Foot Care; When Your Worries Trip You Up.

EXERCISES

Walking Football, Gentle Tai Chi, Pilates, Zumba Gold.

FREE SANDWICH LUNCH (subject to availability)

AFTERNOON: Registration from 1pm

WORKSHOPS

Nutrition, Foot Care, Balance

EXERCISES

Zumba Gold; Pilates; Yoga; Aqua Aerobics; Tai Chi; Easy Line Circuit

FREE AFTERNOON TEA, COFFEE AND CAKES

FREE RAFFLE

INFORMATION STALLS BETWEEN 11.30 AND 3.00

10 MINUTES TASTER HEAD AND HAND MASSAGES

(limited numbers)

**THIS DAY IS FOR THOSE AT RISK OF FALLING
OVER. IF YOU ARE OVER 75, YOU CAN PRE-BOOK**

- PLEASE RING THE OFFICE 020 8807 2076.

YOUNGER PEOPLE JUST TURN UP

Organised by Enfield Borough Over 50s Forum

Part of the FALL STOP Consortium

Funded by Enfield NHS Clinical Commissioning Group

Sayings to remember

“Hell, I never vote for anybody. I always vote against” - W. C. Fields, American comedian.

“We live in a fantasy world, a world of illusions. The great task in life is to find reality” - Iris Murdoch.

“In the area of politics, our major policy obligation is not to mistake slogans for solutions” - Ed Murrow, American broadcaster and journalist 1908 -1965.

“Mark my words. when a society has to resort to the lavatory for its humour, the writing is on the wall” - Alan Bennett, dramatist and actor in his first full length play Forty Years On (1968)

SOCIAL CALENDAR

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

A message from Sue Scott, member of the Social Committee

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

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

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

Thursday 8 June. Day trip to the Suffolk coastal towns of Southwold and Aldeburgh

travelling by Davian Executive Coach. Pick-up Point: 8.30am Prompt at Argos/Lidl, Cecil Road, Enfield. Arriving at Southwold at 11.30am. You may choose to lunch at the Pub on Southwold Green or stroll along the seafront to the Pier cafes. We leave Southwold at 2.30pm heading to the unspoilt town of Aldeburgh famed for its association with the composer Benjamin Britten and the singer Peter Pears. Here you may explore the town and take afternoon tea in one of the seafront hotels or High Street Cafes. We leave Aldeburgh at 5pm travelling back home, expecting to be in Enfield by 7.30pm. Cost: £22 (excluding lunch and tea). To reserve your place please call Roy Barrows on 0208 360 8561 or email to roycar1939@btinternet.com Once you have a confirmed booking please send your cheque made payable to: Enfield Over 50s Forum (enclosing stamped address envelope for return of tickets) to Roy Barrows, 72 Broadfields Avenue, Winchmore Hill, London N21 1AH

Tuesday July 25. Cream of Leicestershire

trip. As we now have a larger coach there are 5 spare places on this trip - would anyone like to join us? A gentle day tour of Leicestershire's countryside famous for its dairy farming. We stop for lunch in Melton Mowbray, famed for its pork pies, Stilton cheese and Tuesday market. Later we drive and stop in Oakham, Rutland's county town. On arrival at Rutland Water we board our touring boat Belle and later enjoy an included tea stop at the Harbour Café beside the largest reservoir in the Midlands and a paradise for wildlife. Cost per person is £48. For a booking form and further information contact Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com.

Thursday 29 June at 2pm. A visit to

Theobalds Farmhouse Garden for a guided tour, by the owner/designer followed by tea and cake. £11 per person, parking available. The garden has recently been featured in the Guardian colour supplement and can be seen on-line. Contact Heather Cole on 020 8363 7286 to book a place.

Wednesday 8 November at 2.30pm. Theatre

visit - 42nd Street at the Theatre Royal, Drury Lane. This is the song and dance American dream fable of Broadway featuring many iconic songs. The tickets are for a matinee performance and cost £35 each. To book tickets please contact Jean Mittins on 01279 899069 or email mercia1211@talktalk.net.

Expressions of interest for the following event are invited:

Recharge at Ragdale! Join us on a two night mid-week break early in 2018 to the best spa/hotel in England-(Leicestershire). Cost including amazing full board, delicious treatments, a huge variety of classes and phenomenal spa area is approximately £345 per person. Ladies and gents, new and old members and those unaccompanied all welcome. To express your serious interest and for further information, contact Olivia on 02084478841 or email oliviagoodfellow19@gmail.com

Celebrating at Brick Lane Music Hall

To be sure our members enjoyed fun and frivolity all in the name of good old fashioned Music Hall entertainment to celebrate St Patrick's Day.

It's a treat just to look around the converted St Marks Church in Silvertown, which has now been recognised by The English Heritage in 2012 as a Grade 11* listed building.

Also of interest is that Vincent Hayes MBE who founded this fabulous venue 25 years ago has just as carefully restored the War Memorial in the grounds which has



Members in party mood at Brick Lane Music Hall

been awarded a Grade 11 listing, allowing it to come back into regular use with a Remembrance Sunday Service each year.

Whilst Music Hall tends to be for an audience 'of a certain age' the entertainers and staff are not, thereby spreading their skills to the younger and older generations, who joined in the entertainment with enthusiasm and gusto – which just adds to our enjoyment, a great family atmosphere.

Once again, your feedback says it all: 'Had a great afternoon, good entertainment, food, and well organised. A good laugh and forgot all our problems.' P & A

Jacky Pearce

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.

The Forum's Knit & Natter Group

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

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

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

Forum Clubs

Book Club

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

15 June: We are All Completely Beside Ourselves by Karen Joy Fowler
18th July: Burial Rites by Hannah Kent

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

Coffee Club

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

Walking group

This small walking group (usually about 10 people) meets Saturday mornings at 10.30am by the café in Grovelands Park (Broad Walk entrance), N21 3DA. We do a 40 minute walk around the park and have a chat in the café afterwards. Everyone is welcome so please feel free to join in. Ring Monica on 020 8886 6514 for more information.

Poetry Group

We are Forum members who come together each month to read and talk about poems, some well-known, some written by us spiced with some music. It is a very sociable time and we all enjoy it. So, why not come along and try us out? We meet in the Community Room, Town Library on the fourth Thursday of each month 10.15 – 11.45am sharp! In every newsletter, we publish an **original** poem by a Forum member. You don't have to be a member of the group to submit your work for consideration. Please send your poems (no longer than 15 lines) to Irene of the group to submit your work for consideration. Please send your poems (no longer than 15 lines) to Irene.

We haven't yet sorted out the themes for June and July so for further information, contact Irene Richards on 020 3715 0946 or by email: poosticks2@sky.com

Woodwork and Handicraft Group

This group meets weekly to do woodwork and make jewellery (see article in last newsletter). Unfortunately the size of the group is very limited due to the size of the workshop but for more information call John Lombard on 020 8367 5921.

The Forum Writing Group

This new group has been going strong throughout 2017. We meet 10 – 11.30am on the third Friday of each month at the Dugdale Centre. Each month we read a piece of our own writing followed by a stimulating discussion – it is a really sociable, interesting and friendly group and our conversations often continue long after the allotted time. Topics are suggested each month by a member of the group. We would be delighted to welcome you. Sometimes some of us have not had time to write and so simply tell fellow members about something of interest which has happened or show a photo so don't be afraid to join us to check us out.

For more information, please call Christine Whetstone on 020 8805 1180.

Enfield Over 50s Forum

East of Borough Drop In

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

Wednesday	14	June
Wednesday	28	June
Wednesday	12	July
Wednesday	26	July

Sessions are open from 2pm to 4pm

AT MILLFIELD HOUSE, SILVER STREET, N18 1PJ.

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

TFree tea, coffee and biscuits available.

Forum meetings

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

At the Civic Centre, Enfield

Tuesday 27 June

Metropolitan Police Borough Commander Iain Raphael talks about his responsibilities for Enfield and the specific issues facing our local police force.

Tuesday 25 July

End of life care is something that many of us may need. A speaker from North London Hospice will discuss how palliative care is dealt with in Enfield and the systems in place within the Borough for managing end of life care.

At Millfield House, Silver Street, N18 1PJ

Thursday 8 June

Christine Lofthouse from the independent charity Rica (Research Institute for Consumer Affairs) will discuss issues of concern to disabled and older consumers.

Thursday 13 July

Roger Moore MBE, the Vice Chairman and Treasurer of ENTA (Enfield National Trust Association) will give a potted history of the National Trust and the local branch, and discuss how we can help both organisations in today's world.

Southgate Beaumont, 15 Cannon Hill, N14 7DJ

Wednesday 21 June at 7pm

NB This is a WEDNESDAY EVENING MEETING

Local campaigner Mary Duggan from WASPI (Women Against State Pension Inequality) will discuss the The 1995 Conservative Government's Pension Act to increase women's SPA (State Pension Age) to 65, the same as men's and how this is shattering the retirement plans of many women.

Tuesday 18 July

Ayshe Ibrahim, from the Backbone osteopathic practice in Southgate and Muswell Hill, will discuss pain management, Osteopathy and non-medical approaches to managing back and joint pain for over 50s.

Free TV licences

Did you know that you can apply for a free TV licence any time after your 74th birthday?

As a 74 year-old you can get a short-term TV licence to cover you until your 75th birthday and after that they are free, but for how long that will last is anyone's guess.

When you apply for the free over 75 licence you will need to have details ready of your date of birth, national insurance number, your address including the postcode and your current TV licence number.

If you have any questions about applying for a free TV licence please call 0300 700 6117. If you are already over 75 and not in receipt of a free licence you need to contact them to go through the application process and receive a rebate.

And remember that the government is passing the £650 million a year cost of the free TV licences to the BBC. It will be phased in from 2018-19, with the full liability falling on the BBC from 2020-21.

After that people over 75 may be asked to either give up this concession altogether or make a contribution towards its cost.

A BBC report is awaited on the future financing of the free licences for the over 75s which may include an appeal for voluntary contributions fronted by celebrities such as Dame Helen Mirren and Sir Michael Parkinson.

Free confidential drop-in advice service

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

Every Monday 10am to 12 noon

- Enfield Citizens Advice benefits, debts, pensions etc
- Solicitors Stennett & Stennett
- George Ttoui: tax and HMRC queries on 5, 12, 26 June and 3, 17, 31 July
- North London Credit Union's Maureen Malcolm now attends every Monday offering information on affordable loans and secure savings. Established in 1994 it offers competitive loan rates, a choice of fully-protected savings accounts. Free and simple to join.
- Remi Oke from the Alzheimers Society offers advice for anyone with concerns about dementia either for themselves or a relative or for professionals. 12 and 19 June, 10 and 17 July
- Screening for hearing tests by an NHS audiologist - 5 June, 3 July, 7 August and should be booked through the Forum office 020 8807 2076.

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

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

ENFIELD ART CIRCLE

85th Annual Exhibition
at

CAPEL MANOR

Bullsmoor Lane, Enfield, EN1 4RQ

Saturday 15th July – Friday 4th August

Daily 10am-5pm

FREE admission to Exhibition only.

FURTHER INFORMATION: Tel:020 8366 2347

www.enfieldartcircle.org

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

Admission £3 is less than half normal prices

5 June	Lion
12 June	Manchester by the Sea
19 June	La La Land
26 June	Hacksaw Ridge
3 July	Gold
10 July	Fences
17 July	Hidden Figures
24 July	The Founder
31 July	Viceroy's House

Films are subject to change

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

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



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March winner
Brenda Lodge with
Jim Cantle

Join our lottery club for just £5 a month

You could join our lottery club to help raise money for the Forum. We are currently working towards purchasing a new PA system to ensure our members can always hear clearly at meetings. Or you could join simply because you'd like the chance, once a month, to win

£200 for an investment of just £5 a month!

Either way, sign up today and you too could be featuring on these pages as one of the lucky winners. Congratulations to our latest winners, Brenda Lodge (March) and Ivor Brett Richards (April)

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

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



April winner John
Ivor Brett Richards
with Jim Cantle