

## Millions more to face fuel poverty

The number of households in fuel poverty – meaning they spend more than 10% of their income on energy bills – has been estimated to reach one in four this coming winter. That's 12 million people and it follows the latest hike in prices announced by the energy companies.

Fuel-poor households increased by 1 million to 5.5 million between 2008 and 2009. And they are sure to rise again following increases of 18% on gas prices and 11% for electricity being imposed this coming winter. Household energy bills have rocketed by 71% in just over five years and it is estimated that 15% of middle-class homes are in fuel poverty.

There are just six major energy supply companies controlling 99% of the UK energy market. There's a mass of different tariffs and so-called discounts for an on-line account, direct debit, dual-fuel customers – and to add to the confusion there's the inconvenience of cold calling salesmen knocking on our doors at night with “**money saving**” offers.

Many Forum members will be customers of EON, the German-owned utility group, and they will see their energy bills rise by an average 15% this winter – gas goes up 18.1% and electricity by 11.4%. People with dual-fuel contracts face a 15.2% rise with an average householder paying £1,250 a year – twice the amount they were paying six years ago.

The increased energy charges will be felt at the same time as the government is cutting the winter fuel payments scheme. Pensioners aged 80 and over will get £100 less this year and households with at least one person over 60 will lose £50.

People living in fuel poverty are more likely to suffer from poor health. Living in a cold home can be a health risk including depression, stress, falls, high blood pressure strokes and heart attacks.

Forum member Major Peter Horsfall MBE, who served with the Coldstream Guards for 34 years, has written to the Prime Minister saying: **“I know all about the “national debt” but you could not have cut the winter fuel allowance at a worse time. The cost of fuel has doubled in recent years”**,

Incomes have not doubled and although the energy companies blame the increase on rising wholesale prices - which they are passing on to consumers – the fact is, according to Consumer Focus, wholesale prices are one third lower now than they were three years ago.

Mike O'Connor, chief executive of Consumer Focus, the industry watchdog, said: **“Many consumers worry how they will afford to keep their homes warm this winter, given other price rises and flat or falling incomes. Customers will feel they didn't get the benefit when wholesale costs were low. Wholesale costs are around a third lower than their 2008**

**peak yet consumer prices have reached an all-time high.”**

There is mounting pressure on the government and the energy industry regulator Ofgem to investigate profits and prices by referring the Big 6 energy suppliers to the Competition Commission. Meanwhile, accountants BDO have been told by energy regulator Ofgem to look

at the trading profits of the Big Six, their wholesale prices and their hedging practices and see if they are justified in raising prices.

There are calls too for a total ban on doorstep selling by the energy companies after Southern Electric was found guilty of deliberately misleading householders. An inquiry in 2008 found that 48% of gas customers and 42% of electricity customers were worse off after switching supplier through a doorstep pitch.

There is also a need to clean up the hotch-potch of variable tariffs so that people have a clearer understanding of what they are getting for their money and consideration could be given to the introduction of a dual-heat pensioners tariff, subsidised by the Big 6 energy companies and the government.

*Monty Meth*

**NB. All British Gas and electricity customers are being offered free loft and cavity wall insulation. They say £1 in every £4 spent on heating is wasted because of poor insulation. Call 0800 107 5646 for details.**

**Enfield Forum is backing a four-point campaign launched by London Forums stretching from Barnet to Bexley calling on the government to:**

- \* **Restore the full winter fuel allowance**
- \* **Introduce a single, simple social tariff for older people**
- \* **Instruct the energy companies to simplify their billing**
- \* **Reduce the numbers of people in fuel poverty.**

**We will also be circulating a “Hands off the winter fuel allowance” petition sponsored by the National Pensioners' Convention.**

**The last government said it wanted to see that by 22 November 2016 nobody in England would be living in fuel poverty. The coalition government has set up an independent review under Professor John Hills to review both that target and the definition of fuel poverty**

Forum Chair John Ball analyses the important Commission on Funding of Care and Support report and says:

# Action is needed now

On July 4th the Government was presented with a report on long term care produced by a commission chaired by **Andrew Dilnot**, the well-known economist, broadcaster and Oxford academic. Like several previous reports on the subject, the Dilnot Commission found that the present system is **“not fit for purpose”**.

Specifically, almost no-one understands it, services vary between areas, people who move have to be reassessed and may get different treatment in their new area, the distinction between health and care services is unclear, it is difficult for people to get advice, carers lack support, the benefit system is unduly complicated and does not meet needs, people may be faced with unexpectedly large bills and the system is said to be hugely unfair.

The **“unfairness”** arises because whilst few of us end up in care those unlucky enough to need it will have to pay the full cost of their care if they have assets, including housing assets, which exceed a total of £23,250. (Housing assets are not included if there is a spouse living in the family home). With care costs approaching £1,000 per week in north London enormous bills are possible.

The Commission recommends that the asset limit be raised to £100,000 and a cap on private spending of between £25,000 and £50,000 should be introduced. Costs beyond the cap would be paid by the Government. These two measures would virtually guarantee that nobody would spend more than 30% of their assets on care compared with the current possibility of spending 90% or more. People in care would also be expected to pay board and lodging cost of up to £10,000 a year.

**“Under our reforms every income group is better off”** claims the report, though towards the end of a supporting volume of evidence the need for a taxpayer injection is noted along with the suggestion that pensioners should pay more tax.

**“Dilnot in Wonderland?”** is the headline in **“COVER”** a trade journal specialising in health care aimed at independent financial advisers (IFAs). Predictably, IFAs who sense a chance to sell insurance welcome the cap. Long term care insurance is currently not available largely because of the difficulty of fixing a fair price when the potential cost is unpredictably high. The sceptical headline arises from doubts if the proposals, which are a remix of old ideas, will get off the ground. Problems include the inevitable tax increase, the feeling that people or their families should support their own old age if they can, and the difficulty for politicians in getting votes out of such a complicated issue.

Although Dilnot does not repeat it, previous studies have noted that the main beneficiaries are not the old folk themselves but their heirs. Is it fair that the taxpayer should subsidise care costs to boost an inheritance? People who look after their parents at home avoid the cost of residential care and thus have a financial incentive to provide such care.

The proposed system would reduce the incentive to look after parents at home because a significant part of the cost of residential care would be borne by the taxpayer. The report quotes evidence from Scotland, Japan and Germany

which shows that reducing the cost of care increases take up. Even if we had unanimous support for the proposals in the present financial climate we might have to wait some time before a system costing around 1p on the standard rate of income tax will be implemented.

## Action Now

The potential cost of the new support package is no reason for ignoring Dilnot's other proposals which could vastly increase happiness at little cost. The current rules are based on a set of criteria called FACS - Fair Access to Care Services. FACS are applied differently from place to place and are not unambiguous. Revised common criteria for eligibility could be introduced nationwide reasonably quickly at little cost. This would facilitate vastly improved advice services for potential users of the services and their carers. It would ensure that when people moved between areas they did not find their entitlements dramatically changed.

Carers in particular get a very poor deal under the present system. Dilnot suggests they need more information, legal entitlement to assessments and support with work. None of this would cost very much and like so much else, introduction would be much easier if we had a nationally consistent system. Imagine the difficulties for the experts in AGE UK or other organisations trying to write a guide to the current system which varies significantly between local authorities and within local authorities over time. A national system would facilitate easy training of advisers and ensure that sound advice on entitlements and services was widely available.

## Contribute to AGE UK survey

Age UK wants older people who have had experience of care in a hospital or care home to submit evidence to the new Commission on Improving Dignity in Care. They have formed a partnership with the NHS Confederation and the Local Government Group to establish a commission on improving dignity in care of older people in hospitals and care homes. The Commission aims to understand what older people and their carers want and expect, establish what really works to improve care, identify good practice from across health and social care and make recommendations for improving care for everyone.

Senior leaders from health and social care will get together to take evidence from a range of people involved in care including older patients and residents, their relatives and carers, patient groups, doctors, nurses and service managers. The Commission will gather information from written and oral evidence and is due to report the findings next Spring. You are invited to tell them about your or your loved ones experience of care. If your experience was good, please tell them what made it good. If it was bad, how could it be improved?

**Please tell your story** in no more than 3,000 words and send it to: Margit Physant, Age UK, Tavis House, 1-6 Tavistock Square, London WC1H 9 NA, or by email to [Margit.Physant@ageuk.org.uk](mailto:Margit.Physant@ageuk.org.uk)

**They want to hear from you by the end of Monday,  
19 September, 2011.**

# CPI / RPI battle goes to court.....

The government's decision to use the lower consumer price index (CPI) instead of the long-established retail prices index (RPI) to calculate annual increases in the state retirement pension and other benefits is to be challenged in the courts a three-day hearing scheduled to start on October 25.

The change will not only affect all public sector pensioners, but many people receiving private sector occupational pensions. Latest figures showing CPI at 4.2% lagging behind RPI at 5%, it is obvious that taken cumulatively this will make **a difference of thousands of pounds to all pensioner incomes.**

Simultaneously, an online petition to 10 Downing Street at the link:<http://epetitions.direct.gov.uk/petitions/1535> has been launched and if it can secure over 100,000 signatories it may force a parliamentary debate on the issue.

From April 2011 the Government has used the CPI measure which in the Treasury's own words **"is designed to take account of the fact that consumers tend to shop around, switching to cheaper alternatives when prices of similar goods change."**

This change, which has been introduced without any prior consultation, will mean a steady reduction in spending power for pensioners as they progress into their retirement.

An analysis of pension schemes run by the top 100 companies in Britain conducted by actuaries Lane, Clark and Peacock says the RPI/CPI switch will save employers £73 billion – but employees at the Bank of England will continue to get the higher RPI increase.

A 45-year-old expecting RPI linkage up to retirement could lose around a quarter of the value of their pension, says the actuaries' report. But at the same time the rail companies are putting up fares using the higher RPI yardstick.

**Our Forum member Eva** says that the charges at her retirement home go up annually by RPI – **"that is both the service charge and for any meals we have in the dining room. I am able to go out or still cook for myself when I want, but those who are disabled physically or mentally have to eat in the dining room. Many of us are on public service pensions – ex-teachers, nurses etc. and our pensions have been frozen for two years and now go up by only CPI"**.

Eva was part of a deputation led by John Ball, Forum chairman, which met David Burrowes MP to urge him to raise our concerns with Ministers because the switch to CPI will inevitably mean a long-term decline in the real value of pensions. We pointed out that virtually every reputable body from the UK Statistics Authority to the Institute of Fiscal Studies say they do not believe that CPI should become the primary measure of price inflation.

We also raised with Mr Burrowes specific examples of how people serving in the armed forces would be adversely affected by the switch away from RPI. The Forum has had a reply from Mr Steve Webb, Minister of State for Pensions, saying that **"pensions in the armed forces are a matter for the Ministry of Defence"** and he would pass on our concerns to Ministerial colleagues.

Defending the CPI link, Mr Webb says that it excludes mortgage interest payments which are not relevant to the majority of pensioners – only 8% of pensioners have a mortgage. He adds that **"CPI takes into account the fact that many people tend to trade down to cheaper goods when prices rise – the RPI does not."**

And Mr Webb claims that the average person retiring on a full basic state pension in 2011 will receive £11,000 more income over the course of their retirement than they would have done under the old link between pension increases and prices introduced by Mrs Thatcher in 1980.

## .....and pensions are on our agenda

Did you know that the new Pensions Bill going through Parliament could mean that women born between December 1953 and October 1954 will have to wait for another 18 months or more to get their pension - and they could lose up to £10,000 each?

The Bill, which has had its Second Reading, plans to speed up the equalisation of the State Pension Age (SPA) between men and women and it will have a particularly serious and unfair impact on thousands of women in their mid to late 50s, especially the 333,000 who will have their SPA increased by 18 months or longer, including 33,000 who will have to work for an extra two years.

This was another of the matters we raised with Mr Burrowes who indicated he was hoping the government will agree to an **"easier transition"** period.

**Forum member Sharon** spoke out about her own case saying:

**"As I have now reached my 56th year I should be looking forward to retiring, if possible, in four years' time, but now it would seem that I will have to work until I am 66 – another ten years! Based on the current weekly pension of £102.15, that means that I will lose out by £31,870.80. If one looks on that as a way of the Government cutting costs and saving money, yes of course it makes sense, but there are also other ways to make cuts."**

**I had a good education and have worked from the age of 16, taking a short break to have our three children. Unfortunately, I was not able to stay at home with them, but like many had to work continually. Three years ago I was made redundant from a very well paid job and since then it has been nigh on impossible to get an interview let alone a job offer. Age shouldn't be a problem, but it is. Who is going to want to employ a woman of 60+ ?**

**I am innovative and creative and no doubt I will find a way of generating an income, but why should I need to when I thought my pension at the age of 60 was something I could rely on. I know I am not alone, but that does not help. No one listens. Why was I born too late?"**

This generation of women have had long working lives and have made sufficient contributions to qualify for their State Pension already. These hard working women feel that they have been unfairly singled out to make additional sacrifices and many will face serious hardship. **So we asked Mr Burrowes to keep the current timetable for equalisation, with an increase to 66 from 2020. Raising the SPA twice for the same people is unfair.**

Note: **MPs get a pension of £21,364 after an average 13 year's service**

# Love thy neighbour is not always possible

says solicitor **Michael Stennett**

In 2010 Halifax Home Insurance reported that in the previous year, 360,000 UK adults relocated due to poor relations with a neighbour and that these disputes also reduce property values.

I recently advised Cathy, who had lived in her house for many years. During that time she took responsibility for a fence dividing the rear garden. Standing on the boundary line was an old cherry tree that gave Cathy much needed shade. Her new neighbour was not so keen about the tree; she did not like its overhanging branches and was annoyed about having to collect the fruit it shed on her lawn.

One morning Cathy saw a tree surgeon in her neighbour's garden about to remove the tree. **"I was told the tree did not belong to you"** he said. Cathy called the police and they declined her request to arrest the tree surgeon, because in their view it was a **"civil matter"**. They persuaded the tree surgeon to stop the work.

A fuming Cathy came to my office that afternoon, demanding immediate action. **"I want a High Court injunction"** she demanded. After calming her down I advised Cathy she should first try to resolve the dispute before court action. She instructed me to write to the neighbour informing her that the tree formed part of the boundary and since Cathy has always been responsible to maintain the dividing line the tree belonged to her. If it was not her sole property, I said, then at least it is owned jointly, and as such the neighbour could not cut it down without my client's consent, which she did not give.

The neighbour called me the next day, saying my letter was a load of nonsense and her lawyer advised her she could cut down the tree because it was causing a nuisance. I spoke to her solicitor and a meeting was arranged at my office between the neighbours and their solicitors.

The meeting was tense at first. Cathy brought up the matter of the neighbour's children riding their bikes up and down the shared driveway which she found disturbing and the neighbour complained that Cathy's pet cat was using her garden as a toilet.

As the meeting went on both sides accepted each had a grievance. Cathy agreed the tree shed a lot of fruit and the neighbour admitted it would be a shame to cut it down having stood there for 70 years. The neighbour was not aware that her children's playing was disturbing Cathy and she promised to make sure they kept off the shared path. They agreed a 50% reduction in the height of the tree. I am pleased to say Cathy and her neighbour are now talking to each other.

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

## Last call to late birds

We are almost half way through our 2011 financial year and sadly for those of you who have not renewed your Forum membership, I'm sorry to say that this will be your last Newsletter. So please look out your membership card, see if it has passed its sell-by date, make sure a membership form is not sitting on your **"to do"** pile - I know how it is as mine never seems to go down either.

This is not just about renewing your Forum membership. We want you to renew your commitment to strive for a better life for older people. And bearing in mind the recent shocking disturbances on our streets, we want you to be with us as we join others in endeavouring to make Enfield a safe place for everyone - young and old - in which to live and work. A glance through this Newsletter reveals some excellent trips all arranged by our hard working social committee. We also have flourishing poetry and book reading groups and we have a new Chair and committee which I'm sure are bursting with new ideas. **So renew your membership or else you'll never know what you are missing.**

We have been very successful in making phone call reminders, with the help of some volunteers. Our thanks to both the volunteers and those responding to our call. Can you spare just half an hour to make a few more reminder phone calls to the latecomers on our behalf?

If you can, just call the office 020 8807 2076 and we'll be in touch. Now maybe the right time to remind you all of our membership year. It runs from 1st April to 31st March the following year, not as is sometimes thought, from the month you join. The subscription fees are £7 for individuals, £10.50 for couples and £17.50 for clubs and organisations. You can join for two years if you wish and escape paying any increase they may arise. Or you can join our band of more than 71 life members with a £100 donation - £150 for couples

*Joyce Pullen*

Membership Secretary

### Forum Special ITea Session

Thursday 22 September

an introduction to using computers

2pm - 4.30pm

Millfield Theatre Bistro (Next to Millfield House)

See Polly's Patter ON page 6 - for booking details

### Members please Note

Make sure that any correspondence to the Forum is sent to

Millfield House, Silver Street, N18 1PJ.

Our telephone number is 020 8807 2076 and email addresses remain the same.

# People power protects cheques

If ever there was a case when the overwhelming power of people protesting and winning their case against an arbitrary, autocratic decision, then this is it. The UK Payments Council, representing all the big banks, has been compelled to backtrack on its plan to end the use of all cheques from 2018.

It has now agreed that cheques will stay as long as people need them. The fact that the Payments Council could announce ending the cheque system without having any alternative in place is a sad commentary on the incompetence of the same bankers whose business had to be bailed out by taxpayers in 2008-9 – and we're still paying for it today.

If cheques had been abolished it would have hit the Forum and all charities. Our treasurer Champak Mistry says he handles around 1,000 cheques a year for subscriptions and at least 200 more for trips and functions organised by the social committee. Then again, he issues about 200 cheques for supplies, salaries and expenses.

It is estimated that three quarters of people aged over 65 use cheques. And that is why through the National Pensioners Convention – to which we are affiliated – and Age UK we responded so strongly to the proposal to withdraw cheques.

It was a cack-handed proposal to end a facility which is essential to living safely and independently in the modern world. Research showed that without cheques older people would be increasingly forced to rely on cash to pay their way, making them more vulnerable to muggers and burglars.

Recent Age UK research showed that, even with cheques, many people with bank accounts are effectively unable to make payments safely and independently because they do not have systems which meet their needs. Nearly 1 in 5 people aged 65+ use someone else to withdraw their day to day spending money. Older people said they had no alternative but to trust people with their PIN because of mobility, dexterity and other physical impairments. 11% of people aged 75+ who have a Chip & PIN card do not find it very easy to use.

Many people have suggested that we might have a hollow victory if retailers make it harder for us to pay with cheques. So the banks and the payments industry is being asked to commit to the following:

- Cheques must be easily available to people and banks and building societies must continue to send out replacement cheque books automatically.
- Banks and building societies must also ensure that small traders are not penalised with prohibitive charges for accepting cheques.
- There must be easy access to cash, through free ATMs and access to all current accounts at the Post Office.
- All payment systems must be designed 'inclusively' to meet the needs of the widest possible range of users.

## National lobby of Parliament

Support the

### National Pensioners Convention Rights in Retirement campaign

Wednesday 26 October 2011

1pm Committee Room 14 House of Commons

Campaigning for: -

- The right to a decent state pension taking everyone above the poverty level -
- The right to a comfortable and warm home aided by financial help with fuel bills -
- The right to be cared for with dignity and respect with the cost shared by society as a whole.

## Poets corner

The following meetings will take place at the Enfield Town Library, Church Street between 10.30am and 12 noon:

- 15 September** Clive Farley leading on the theme of Nights/ Knights.  
**20 October** Jill Van Der Knaap leads on Welsh Poets/Wales/ Birds.  
**17 November** Ruth Hanchett leads on Getting Older. There will be no meeting in December.

We have reluctantly decided that if the work currently being carried out on the air-conditioning at the Enfield Town Library does not produce a better heating/cooling system, the Poetry Group will have to seriously consider having its meetings in a more peaceful environment where everyone can hear what is being said.

David Oliver

## Tea Dance at Ruth Winston Centre

Tuesdays 1-3pm

Friendly atmosphere, tuition provided, no partner needed

**£2 per week, 1<sup>st</sup> two weeks FREE!**

Address: Ruth Winston Centre, 190 Palmers Green,  
N13 5UE Tel: 020 8886 5346



# Polly's patter

## Full of Life and over 50

As part of the UK Older People's Day the Forum is organising an afternoon event on Thursday 6 October to celebrate the contribution older people make in our society. It is a fact that people are now living longer – and hopefully healthier – lives and by 2020, half the population of the UK will be aged 50 or over.

This will bring fundamental changes to the nature of our communities and it is a long-term challenge that will need the support of everyone. The main event under the Full of Life banner is to take place during the first week of October to coincide with the **United Nations International Day for Older People on October 1st**.

The UN event will be an Afternoon Quiz with tea and scones when everyone is welcome to join us for a fun, relaxed afternoon with an expert quiz master who will be asking questions on the events and music of the 1950s and 60s. There'll be three great prizes for the quiz winners.

**It will take place on Thursday 6 October (2pm – 4,30pm) at Millfield Arts Centre, Silver Street, N18 1PJ**

Cost: £2 (inclusive of refreshments, scones and quiz)

Our second event will coincide with AgeUK's **"Get a taste of technology - Itea and biscuits week"**.

This event will provide an opportunity for members to get a flavour of the benefits on offer in using digital technologies including: computers, the internet, skype, iPlayers, digital cameras and the newer technologies. Even though many members are expert silver surfers, others are still hesitant to use new technology. **Itea and biscuits** will give members an overall picture of what is available, costs, how to get started, and information on follow-up courses. This event is for beginners. Everyone is welcome. It will take place on Thursday 22 September (10am for a 10.30am start – 1pm) in the Bistro at Millfield Arts Centre, Silver Street, N18 1PJ

**For more information and book for each event please contact the Forum's office on 020 8807 2076.**

*Polly Lawman*, Forum Development Officer

## A date for your diary

### Southgate Symphony Orchestra next concert

**Saturday 26 November 2011.** Venue: Ashmole Academy 7.30pm (the school is within easy walking distance of Southgate Tube Station, just off Burleigh Gardens).

**Soloist Linda Lin** is a brilliant Chinese/Australian cellist, a former Young Australian Artist of the Year. She has been studying at the Royal Academy of Music having won several prestigious scholarships and awards. Linda will be soloist in Saint-Saens Cello Concerto.

The programme includes **Tchaikowsky's Symphony No 1** and **Terry Hawes**, the founder of our orchestra has composed a short piece dedicated to the forthcoming **London Olympics**.

Concession tickets for Forum members £8 must be purchased before the concert from the office 020 807 2076 or Monty Meth 020 8882 1303.

## In partnership with Enfield Council

**Monday morning face-to face confidential advice at the Dugdale Centre, Enfield Town**

**Every Monday 10am – 12 noon**

**Drop-in with your enquiry.**

## Getting Over 50s back into work

With more Over 50s needing to continue working, Lorna Clarke, Enfield Council's jobs broker has now joined our advice team and can guide you on where to look for jobs and help with your CV etc. In partnership with Enfield Council, the Forum has arranged face-to-face personal confidential advice at the Dugdale Centre, Enfield Town every Monday 10am – 12 noon.

- free 15-minute legal advice by solicitors Stennett and Stennett
- LBE officers help with council tax and housing benefit
- 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. Call the Forum office for further details 020 8807 2076

Evidence that the advice centre is meeting a much appreciated need comes in these unsolicited letters to the Forum

Dear *Over 50s Forum*,

Just a short note to say what an immense pleasure it was for me attending the Over 50s Forum at the Dugdale Centre yesterday. I came to seek help and advice and was overwhelmed by the kindness and support shown. Just a short and totally inadequate note to say a big THANKS! I look forward to the next time I can make it and to tell you how things have progressed.

Best wishes *Wali Hawes*

**And Norma writes:**

*"I circularised all the flyers you sent to me. And then suddenly realised that it was an opportunity for us to meet a solicitor as ours has retired. So we had a very rewarding chat with Michael Stennett last Monday week and will probably take advantage of his services in the future".*

## Losing a loved one - what you need to know

**A new, free bereavement guide from Stennett & Stennett.**

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  
**W: www.stennett-stennett.co.uk**

# John's Jottings



## Thank-you!

Thank you to all the wonderful volunteers that made the National Falls Awareness Day Conference at Edmonton Leisure Centre such a success. The conference included talks from a consultant for the elderly at North Middlesex Hospital; a senior physiotherapist

from community services; and the highways and older people's experts from the Council.

After the free lunch, activities included Zumba (which is rhythmic exercises to music) Yoga, Tai Chi and exercises to help avoid falls. Warburtons donated a loaf of healthy bread to every attendee. With a programme like this there was every probability that the conference would be informative and entertaining. Thanks are due to all contributors, but without our volunteers to register participants, to help people sign on for activities and to prepare the food the whole show would have been impossible. Screen shots of some of the activities can be seen at the AGE UK web site.

For those of you who missed this year's event it is worth pointing out that every 5 hours someone dies after a fall in the home. Over a quarter of people aged over 75 who get a hip fracture die within one year. AGE UK estimate the annual cost of falls to the NHS is around £1.7bn. Each year, more than one third of over 65s have a fall. On a personal note, my seemingly very healthy grandmother died of pneumonia a week after falling and breaking a hip.

The reason we get an extremely high quality panel of speakers for these events is that the number of falls can be reduced with colossal benefits both for individuals and support service budgets. If you did not make it this year look out in the Newsletter for the next event which will probably be in June 2012.

**And volunteer!! Help make the world a better place and feel good doing so.**

The Forum needs people who can man telephones in the office, stuff the bi-monthly Newsletter in envelopes, arrange or suggest social activities, give talks, sell raffle tickets and contribute to this Newsletter amongst other things. If you want to help phone the Forum office. Many affiliated organisations are run by a very small core of people who are overloaded. If you read this as a member of an affiliate think if you could do more to help. Ask your secretary if there is anything you can do to help. The answer will probably be "yes".

Encouraging a friend to attend meetings or social events, either of the Forum or an affiliate, is something useful we can all do. As an individual you might feel able to befriend and visit an isolated older person, perhaps a former member of your organisation who is no longer able to get to meetings. AGE UK Enfield is organising a scheme to provide visitors to isolated older people. This might provide an opportunity for you to help make the world a better place.

## Viva Espana

Holiday time is upon us. By the time this appears in print I will have had my summer holiday in Spain; land of glorious beaches, endless sunshine, beautiful scenery and thousands upon thousands of unsold flats and houses in various states of construction. The bursting of the Spanish property bubble and the Euro crisis have hit Spain hard.

Unemployment, amongst young workers is approaching 50% in some regions. The vicious circle is obvious. Building has stopped, the young can't get jobs, the young can't afford to get married and buy a flat, no point in building.... The over 50s (generally referred to as the 3rd Age in Spain) are still bussed to the beach for aquarobics in the summer months, but municipally subsidised holidays seem likely to have stopped.



Barcelona beach

**(Enfield may lack Spain's sun but leisure centres do not reduce the temperature of the water in the swimming baths each winter.)**

Membership of the EU has been marvellous for Spain. EU has subsidised roads, local amenities, tourist attractions and the wonderful AVE high speed trains. It is unlikely that VW would have bought and transformed the basket case which was Seat if EU membership had not been in prospect. But adoption of the Euro currency has been a disaster. Brits who visit from time to time will have noticed that a combination of Spanish inflation and a strong Euro have transformed a trip to Spain from a cheap holiday to a very expensive one.

Low Euro interest rates have encouraged reckless bank lending which has financed the building boom, left some banks insolvent and cast a cloud of suspicion on those that remain. There is crisis throughout Euroland. Where will it all end? My guess is that politicians will try hard to avoid doing anything, all the options are painful. This will result in the European Central Bank buying Greek and perhaps Irish, Portuguese and even Italian and Spanish Government bonds. (Paying for Government bonds by running the printing presses is what the Bank of England euphemistically calls quantitative easing.)

But this cannot proceed very far without causing serious inflation. At some stage taxpayers have to sort out the mess. And Europe's main taxpayers are German. German taxpayers will be sorting out a mess caused by other countries. **What we may currently be seeing is the creation of a United States of Europe through the back door.** Will the German taxpayer revolt? Can the German taxpayer actually achieve anything by complaining? Europe's political elite has a track record of completely ignoring public opinion when it disapproves of progress on the "European Project". Interesting times to travel to Europe. Hopefully the Sangria will still taste good.

John Ball, Chair



## STENNETT & STENNETT

SOLICITORS & INDEPENDENT FINANCIAL ADVISERS  
PROFESSIONAL SERVICES YOU CAN TRUST



Tax & Estate Planning  
Property & equity release  
Letting and Property Management

Nursing care fee funding  
Court of Protection & Mental Capacity

Wills & Probate  
Lasting Power of Attorney

**4 Winchmore Hill Road, Southgate, London, N14 6PT**  
(Opposite Marks and Spencer)

Tel: 020 8920 3190

Email: enquiries@stennett-stennett.co.uk

[www.stennett-stennett.co.uk](http://www.stennett-stennett.co.uk)

### £50 Stennett & Stennett voucher!

Present this advert to receive **£50 off our services.** Offer is limited to one voucher per matter and available to **Enfield Over 50s Forum members only.**

## Random round-up

### Gravy train.....

Sir Richard Branson was paid £17 million in dividends for Virgin Rail last year, even though the company received £40 million in taxpayer support. Sir Richard has made £188 million from the railways since they were privatised – Metro 4 July 2011.

### .....and another

About 46% of directors of the top 100 companies in Britain have accumulated pension pots each worth an average £2.8 million – enough to pay them two-thirds of final salary.

### Daylight robbery

More than £36 billion is being lost in a year because price inflation is higher than any interest being earned on savings. More than £110 billion is held in bank and building society accounts yielding no interest.

### Secure your vote

If you don't return the electoral registration form being delivered to every home, you may lose your right to vote at future national and local elections. So check the details and return the form. Any queries please call 020 8379 8582.

### Goodbye

Half of funerals today have no religious symbolism and one in three includes a pop song, a football theme or a reference to the deceased's hobby, says a survey by Cooperative Funeralcare. The dearly departed even say goodbye dressed in fisherman's waders or biker's leathers.

### Taxicard troubles

Complaints about increased charges for the Taxicard service used by disabled and older people have soared since new charges were imposed last January. Joan, our Forum member living in Cheviot Close EN1 likes to visit friends in Brook Crescent, Chingford Mount. For many years the Taxicard charge was £3 which has gone up over the last four years in stages to £3.50, then jumped to £7 then £12 and now they are asking £14.

If Newsletter readers have other examples of increased charges similar to this, we would like to pass on details to Enfield Council which, as part of the cuts, has reduced its subsidy paid to Transport for London.

The London Taxicard scheme provides subsidised door-to-door transport for people who have serious mobility impairment and difficulty in using public transport.

## MOVING HOUSE? REQUIRE STORAGE?

- Free quotations & advice
- Packing/unpacking
- Friendly male & female team
- Fully insured
- High quality storage facilities
- Established since 1999
- Arrange parking permits if necessary

**10% DISCOUNT to over 50's forum members**

### ENFIELD TOTAL REMOVALS

[www.totalremovals.com](http://www.totalremovals.com)

020 8367 8348

Company reg no. 04109912



**Following the riotous scenes in Enfield in early August, this column by Forum president Monty Meth appeared in the Enfield Advertiser on 24 August 2011 under the headline:**

## Mentors could make all the difference as nation bids to restore harmony

Looting, violence, now a stabbing on our doorstep. This is no time to draw the curtains and hide from the challenge facing us. A challenge as much to older people to become the role models showing our youngsters there is a better way to voice their anger.

I've been an angry young man since I was a teenager. I joined a boys' club at 12 in Bethnal Green, founded by Cambridge graduates who came to an impoverished East End to give inspiration and hope to less privileged lads.

I've seen many business leaders come to that club - it sadly closed in 1989 - and give jobs to boys who became accountants and company directors. Among other things they taught us discipline, respect. How many Canary Wharf bankers do the same today?

With limited funds, John Burke and his Enfield Training Services (ETS) do a good job arranging apprenticeships, giving a second chance to youngsters on the youth offenders list or those not in education, employment or training. Youngsters involved in local gangs have been on an ETS scheme funded by the council and will be again this year.

Over the years I've been at meetings with John where we tried to get a local mentoring scheme off the ground - to harness the talents and life experiences of older people and link us to the young generation -. But we failed for lack of funding.

So when **Iain Duncan Smith**, the Minister for Work and Pensions, who spent years visiting our deprived communities now says: **"you can't just arrest your way out of the problems we face"** perhaps this is the time to start a nationwide mentoring scheme.

There's a Bob Dylan song: **"When you got nothing, you got nothing to lose"** and that's the wholly negative outlook we have to overcome in restoring community harmony.

## 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.**

# Upgrade go-ahead for leisure centres

With more than 1,000 Forum members now signed up as Fusion Lifestyle concession card holders we are delighted to hear that Albany and Southgate leisure centres are next in line for re-development under the council's £9 million investment plan. Work is scheduled to start at Albany in early September and at Southgate later the same month.

Both centres will be transformed, bringing them well into the 21st century and ready for the lead up to the London 2012 Olympics. Works at Albany will create a much bigger gym with new cardiovascular and weight equipment and two studios providing the very latest fitness classes. The existing changing rooms will be rebuilt to create flexible changing for both wet and dry activities. There will be a new reception area enabling customer interface from all sides. The inclusion of a new café and seating area together with a childcare/meeting room facility will enhance customer satisfaction.

The work at Southgate will provide a new larger gym with new cardiovascular and resistance equipment. Two new exercise studios will increase the centres excellent existing programmes. A new reception area, cafe and seating, childcare / meeting room, new wet and dry changing rooms will be complemented by redesigning the car park and landscaping the entrance.

Both teams at Albany and Southgate will ensure customers are kept fully up to date with the work in progress through the development boards which will be updated as the work progresses and will be available in the temporary reception areas.

Inevitably, the work to transform both centres will mean that there will be changes to the facilities which both contractors and staff will endeavour to keep as painless as possible. The good news is that both centres will have temporary, gym, studio and changing facilities, so with the pools being unaffected all activities can continue whilst the works go ahead.

The pool and studio programme details will be available as part of the normal activity programme leaflet which will be in the centres in early September and further details about all the temporary facility / locations will be available during September with a customer development newsletter. The transition into the temporary facilities will take place in November.

If you would like to know more about these exciting developments at both Albany and Southgate Leisure Centres please speak with staff on site or look at the re-development information at the reception desks.

## Important announcement

**Following talks with Fusion Lifestyle, the Forum has agreed that from 1st November 2011, only Forum members resident in the London Borough of Enfield will be eligible to apply for the Concession Card which saves 50% off normal prices for a range of activities and cost £7.50 instead of £20.00 a year.**

**However, Forum members who live outside the borough are still able to purchase the monthly direct debit or annual all inclusive membership at a special reduced rate of £37.00 for monthly DD or £370.00 for annual membership, saving £7.00 per month and £70.00 respectively.**

**Forum members Lorna, a retired midwife, and husband Michael a retired doctor, pose this question:**

## Will you be useful after death?

About eight years ago a close friend of ours died and we discovered that he had donated his body to the London Anatomy Office. At about the same time a newspaper article stated that: "crisis looms as fewer of us are willing to hand over our last remains." It reported that the BMA conference in Belfast in 2003 had called for a campaign to encourage whole body donations.

As a medical student in 1946 I had to dissect a human corpse to learn the names and disposition of every bone, muscle, nerve, blood vessel and so on in order to pass the anatomy exam. This was necessary before I was allowed to start the clinical course to learn what could go wrong with these structures. We had no idea where the bodies had come from but it was essential that there should be sufficient for the students in the department of anatomy.

In 2003 we wrote to the London Anatomy Office and received the forms which authorised the donation of bodies for anatomical examination as advocated by the 1984 Anatomy Act. It was stressed that it was most important that our relatives should be in agreement with our wishes and the accompanying letter concluded by expressing the hope that it will be many years before our wishes have to be considered

A death is registered with the local registrar and the London Anatomy Office is informed. If the bequest is accepted the undertaker employed by the Anatomy Office will make all the arrangements for removal and this is paid for by the Anatomy Office. Subsequently all cremation expenses are borne by the medical school and next of kin may attend.

No guarantee is given that a bequest will be accepted. If a coroner requires a post-mortem, or if the donor suffers from certain diseases or deformities, or has undergone recent surgery the offer may not be accepted.

Full details for London may be obtained from the Manager, London Anatomy Office, Room 5, 8, Hodgkin Building, King's College London, Guys Campus, London SE1 1UL. (020 7848 8042) lao@kcl.ac.uk.

Catchment areas and contact details for medical schools outside London can be obtained from the Human Tissue Authority (020 7269 1900) [www.hta.gov.uk/schools](http://www.hta.gov.uk/schools)

*Lorna and Michael Essex-Lopresti*



**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.

# Yes we can – reduce the risk of falling

For those who missed our Forum's Falls Awareness Day event this year our message to Watch your Step needs to be heard loud and clear and become a daily reminder for everyone. The facts speak for themselves:

- \* Each year, more than one third of over 65s have a fall.
- \* Every 5 hours someone dies after a fall in the home.
- \* Over a quarter of people aged over 75 who get a hip fracture die within one year.
- \* AGE UK estimate the annual cost of falls to the NHS is around £1.7bn.
- \* Falls account for more than 50% of hospital admissions due to accidental injury.

More than 180 people attended our Watch your Step event at Edmonton Leisure Centre. 70% of them were women; over half of those present were from Enfield's BME (black and minority ethnic) population. 78% were over 65 and 8% were over 85; and almost 30% had a disability. In answer to the question have you enjoyed the day 74% said very much, 25% that it was OK with only one dissenting voice. And 42% of attendees were considering taking out a subscription with Fusion Leisure Centres.

**Dr Nicolas Rollitt**, Consultant in Medicine for the Elderly at North Middlesex Hospital - his official title is **consultant orthogeriatrician** – gave the following important advice which we urge you to read and heed because it can help you reduce the risk of falling.

*"We know that falls are increasingly common as we grow older. 1/3 of over 65s will fall per year and the frequency increases with age. We also know that the frailer people are, the more likely they are to fall. In nursing and residential homes, the fall rates can approach 50%.*

*This puts a massive burden on the person both physically and psychologically. The risk of fractures increases and we know that even a 'minor' fracture such as a broken wrist can affect people's confidence and ability to manage. Major fractures such as a broken hip can leave people permanently disabled and indeed the risk of dying after a fracture is high.*

*The resulting loss of confidence from falling can lead to a person's world 'shrinking'. Scared of going out, they stay at home or even in one room, become socially isolated and depressed. We do know that falls are a major factor in people going into residential accommodation.*

*So are falls an integral and unavoidable consequence of growing older? Walking upright is a complicated biomechanical process and has not been replicated well in machines. Certain aspects of growing older can contribute to this wonderful system not working as well as it should.*



*Eyesight worsens and the development of cataracts can affect perception of depth etc. Muscles do get weaker with lack of use and also can be affected by joint problems like arthritis. As we grow older we are affected by illnesses such as diabetes and Parkinson's disease which can affect our nerves. Also our bones can grow weaker and if we fall we are more likely to break one.*

*What can we do about it? There are simple things to reduce the risk of falling. Keep up with eye checks. Ensure suitable and well fitted shoes. If you need a walking aid make sure it is correctly fitted. Keep fit, not only strength but also challenge your balance. This also has*

*many other health benefits. Ensure that there is adequate lighting in your home and not too much clutter or loose rugs. If you have a pendant alarm, wear it!*

*What can the doctors do? They can check if you need all the tablets you are on. If you have a history of a fracture or a family history of a fracture, they may want to check for osteoporosis and treat it accordingly. Also if you tend to fall and have no or hazy recollection of a fall, this may need to be investigated as the cause may be related to your heart or even epilepsy.*

***We can not turn back the clock, and the human body can start to have problems as we grow older. However falls are not an inevitable part of ageing and with co-operation between the older person, therapists and doctors, as well as voluntary groups we can reduce the risk of falling significantly.***

## Raffle Prizes wanted:

**Our Forum meeting raffles are a small but steady source of income. So please offer us your unwanted gifts. Call 020 8807 2076.**

**THE ALEXANDER  
OSTEOPATHIC CLINIC**  
STRUCTURAL OSTEOPATHY  
CRANIAL OSTEOPATHY  
FOOT PAIN CLINIC  
OSTEOPATHY IS NOT JUST FOR  
BACKS!!



It is a very effective way of treating almost all your aches and pains, so if you have any questions about your problem, or to book an appointment phone 020 8373 0435

Conditions treated include:

Arthritic pain	Hip and knee pain	Disc prolapses
Leg pain	Foot problems	Frozen shoulder
Headaches	Muscular aches and pains	

For further information visit the clinic website at [www.north-london-osteopaths.co.uk](http://www.north-london-osteopaths.co.uk)

## Diabetes: eyes can be a symptom

***D*** *diabetes can be hereditary or triggered by obesity, while some people's immune systems wrongly identify insulin as a danger, before attacking the cells that manufacture it.*

Type 1 diabetes involves a total absence of insulin: in the far more common and manageable type 2 form, there are insufficient quantities of insulin to maintain healthy blood glucose levels. Although there is no known cure for diabetes. It is possible to manage the condition and maintain a normal lifestyle. However, diagnosis is a crucial first step – many people have it without even realising.

One common symptom of diabetes is intermittently blurred vision, caused by fluctuating blood sugar levels, while other telltale signs include excessive thirst, fatigue and weight loss. Making a diagnosis is a fairly straightforward process, typically involving a blood or urine test. Once the presence of diabetes is confirmed, regular treatment is essential to prevent illness or secondary health problems, such as retinopathy.

Diabetes is a surprisingly common condition, affecting an estimated 3 million people in the UK and around 3% of the world's population. It occurs when the body is unable to regulate its blood sugar levels, failing to transfer glucose into cells where it is normally broken down to release energy. The hormone that regulates this process is called insulin, and if it is either absent or ineffective, numerous health problems can be caused, including some that affect the eyes.

*Anthony Weyman*

**For more information contact:** Anthony Weyman Opticians, 71 Windmill Hill, Enfield EN2 7AF Tel: 020 8363 0939

## Don't forget your flu jab

Seasonal flu is a highly infectious disease caused by a virus. Flu symptoms hit you suddenly and severely. They usually include fever, chills, headaches and aching muscles, and you can often get a cough and sore throat at the same time.

People sometimes think a bad cold is flu, but having flu is often much worse than a cold – you may need to stay in bed for a few days if you have flu. Some people are more susceptible to the effects of seasonal flu. For them it can increase the risk of developing more serious illnesses such as bronchitis and pneumonia, or can make existing conditions worse. In the worst cases, seasonal flu can result in a stay in hospital, or even death.

For these reasons every year the NHS offers a flu jab to people who: are aged 65 years or over or live in a residential or nursing home or are the main carer (paid and unpaid) of an older or disabled person, or are pregnant. What do I need to do now?

If you belong to one of these groups (and you are not allergic to hens' eggs or to the vaccine), it's important that you have your seasonal flu vaccination. Speak to your GP or practice nurse to book a vaccination appointment and get the best possible protection.

It is best to have the seasonal flu vaccination in the autumn before any outbreaks of seasonal flu. Remember that you need it every year, so don't assume that you don't need another vaccination because you had one last year. For more information about how to protect yourself and your family this winter visit [nhs.uk/winterhealth](http://nhs.uk/winterhealth)

**The flu jab is free. So make an appointment with your GP surgery. Don't forget your flu jab**

## Booking before birth - Forum urged to help new campaign

In our last Newsletter we urged readers with child-bearing daughters and grand daughters to learn more about breastfeeding, to pass on to pregnant mums. **And we're delighted to know that you responded and a number have applied to the Enfield Breastfeeding Network Helpers Course.**

Now we've been asked to make sure that pregnant mums actually have a booking appointment with midwifery teams by 10 weeks and certainly before the 13th week of pregnancy. Early booking reduces risks both to mother and baby and results in healthier pregnancies and babies. It will surprise you to know that in Enfield, only 74% of women book by 13 weeks at Barnet & Chase Farm Hospital and even less - only 56% - at the North Middlesex Hospital (figures as at December 2010).

Women book late for a number of reasons. Some first time mums may not be sure what to do when they discover they are pregnant. Some mums are not aware of the importance to their baby of seeing a health professional early on; and some mums who already have children might not feel they need midwifery support until much later in their pregnancy.

NHS Enfield is beginning a new campaign to encourage more mothers to book as soon as they find out they are pregnant. **If you know of a family member, a friend or neighbour - or they have a daughter that has recently become pregnant, whether it's their first baby or not, encourage them either to see their GP or book an appointment directly with the midwifery teams at Barnet and Chase Farm and North Mid. Hospitals.**

To book an appointment or get more information, contact Chase Farm ([http://www.bcf.nhs.uk/our\\_services/maternity\\_services](http://www.bcf.nhs.uk/our_services/maternity_services) or 020 8375 1254) or North Middlesex University Hospital (<http://www.northmid.nhs.uk/maternity/Default.aspx>) or 0208 887 4055. Or speak to the GP - ASAP

## NHS PALS and complaints service

One fall-out from the massive staff cuts at Enfield primary care trust is that the patient advisory and liaison service which dealt with many enquiries and complaints has now been centralised into the NHS North Central London PALS and complaints service covering Barnet, Camden, Enfield, Haringey and Islington.

If you would like to record a complaint, concern or compliment Enfield Primary Care Trust; would like information or advice about local health services; have a problem with your healthcare or want help to make a complaint you now have to contact: The PALS and Complaints service:

5th Floor, Stephenson House  
75 Hampstead Road, London NW1 2PL  
Tel: 020 3317 3003 Monday – Friday, 9am-5pm

- but it is unable to give medical advice.

- If you have an immediate health problem please contact your GP or call NHS Direct on 0845 46 47. If you are looking for a GP or dentist then visit [www.nhs.uk](http://www.nhs.uk) to find one.

### Primary Care Services

If you have a concern, compliment or complaint about a GP, dentist, optometrist or pharmacy, then you should first contact them directly.

If you have a concern or complaint about a community service such as a health centre, physiotherapy or podiatry service, then contact: Enfield Tel: 020 8937 7926 : [pals@beh-mht.nhs.uk](mailto:pals@beh-mht.nhs.uk)

Hospitals and Mental Health Services If you have a concern about a hospital or mental health service you will need to contact their PALS services directly

For independent help with making a complaint about the NHS Independent Complaints Advocacy Services (ICAS) 0845 120 378 [pohwer@pohwer.net](mailto:pohwer@pohwer.net)

## Health snippets

### A&E delays

The number of people waiting more than four hours in accident and emergency hospital units in England has almost doubled from 86,626 in April to June last year to 165,279 in the same period this year, despite a drop in attendances, says data from the Department of Health.

### Asthma GPs failing

Asthma sufferers' lives are at risk because of a lack of training for GPs, says the charity Asthma UK. A survey found that education on the condition is not a priority despite almost half of GPs admitting that their own knowledge is lacking.

### Brisk walks prevention

About 10,000 cases of breast and bowel cancer could be prevented every year in Britain if people quickened their walking pace and became more physically active. Says the World Cancer Research Fund.

End of health News

**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](mailto:info@enfieldover50sforum.org.uk)

**Web site:** [www.enfieldover50sforum.org.uk](http://www.enfieldover50sforum.org.uk)

# Bringing down crime and disorder is our priority

*says Enfield's borough police commander David Tucker in this personal message to Forum members.*

"I was fortunate to have the opportunity to address the June Forum meeting at the civic centre and I thought that in the aftermath of the violence and looting we experienced in Enfield in early August, I would now follow up with some further updates on policing in the Borough.

We are absolutely supportive of the Respect for Enfield campaign because we want to spread the message of civic pride far and wide. We want people to support the police and the safer neighbourhood teams in a controlled and responsible way and together we can make Enfield safe for everyone.

You won't have missed that the Commissioner Sir Paul Stephenson and Assistant Commissioner John Yates have resigned over the phone hacking enquiry. The key to good leadership is that the organisation continues to run when you are not around. The Met. is continuing to operate, led by excellent people at every level. At Enfield, we are all very clear about our priorities - we want to make the Borough safer by bringing down crime and disorder. Changes at the top may alter the focus, but the work at ground level continues.

I mentioned at the Forum that the financial outlook is, to use a Met euphemism, challenging. The total budget reduction in 2014 -15 for the Met is £600m. We reach that figure through year on year cuts. There is no doubt that we will need to do things a little bit differently to meet the budget constraints. The senior leadership of the Met is absolutely committed to maintaining or improving the quality of police services.

I am very confident that we will deliver the frontline services you need and expect. There are some things that will change that might make things a little more difficult, but will not affect our basic ability to deliver policing services. For example, we are selling Ponders End Police Station. This will not affect service delivery. It has not been open as a front counter for many years and all of the teams that operate from there can easily be accommodated elsewhere. The sale will realise funds and will reduce running costs for the Borough.

Many of you will be aware that we have opened a new Safer Neighbourhoods base opposite Southgate Police Station. We have moved two of our teams in there and there will be a front counter added in due course. This allows consideration of transferring front counter services from the police station to the base but this is unlikely to happen until our London-wide consultation about access to policing services has been completed.

We want to provide services that are accessible, that meet the needs of our customers and deliver value for money. There are no current plans to dispose of any more police buildings in the Borough.

Our crime performance is looking pretty good. I'll start with burglary because it isn't where I want it to be at the moment. We are showing an 18% increase at the moment. However, this is a comparison with last year when we were showing a 28% reduction. My intention is that we reduce burglary year on year, but in a sustainable way. I feel confident that we will reduce burglary over the course of this year.

I was concerned that youth violence was at a high level over the past year. Most of you will be aware of the gangs problems in the east of the Borough and this was leading to violent crime. We have responded by doing all we can to divert young people away from crime. We work very closely with partner agencies, in particular the local authority. In addition to our collaborative diversion work, we also undertake focused enforcement activity.

The local authority finances 22 Police Community Support Officers who staff our Safer Estates and Safer Parks teams. The PCSOs are supported by police officers and provide the Borough with teams who can be targeted into high demand areas. These teams have been exceptionally effective in challenging unacceptable behaviour. So far this year, we are seeing a reduction in knife crime, youth violence and street robberies. As with burglary, I want to see sustainable reductions over years, rather than large reductions in one year followed by a rise in the following year.

I feel confident that we are having an impact on crime. We face some difficult times ahead as we maintain and improve our services but have less money to achieve these outcomes. The Met is a big organisation with fantastic people who provide a fantastic service. I am fortunate to have excellent people working on this Borough. I am confident for the future.

I am committed to finding the way in which local people can make the most effective contribution to making Enfield safer. As a first step, notification of suspicious events to your local SNT would be very helpful. Of course, you must dial 999 if you suspect that crime is being committed at the time. And if people really want to help us, it would be fantastic if they became special constables."

*David Tucker, Chief Superintendent*

*Borough Commander Metropolitan Police*

## Tai-Chi in the Park

**in partnership with Enfield Council**

**This new Forum initiative will be launched with a demonstration of Tai Chi at the Enfield Town Show on Sunday 4th September at 10.30-11.15 with Forum members taking part.**

**Thereafter sessions will be held in Broomfield Park by the bandstand every Tuesday morning 10.30- 11.30am starting on Tuesday 6 September. The session will be taken by a fully qualified instructor from the Council's sports development team and be held by the bandstand in the park. Later in the year, when the weather changes, it is planned to transfer it to an indoor venue.**

**Sessions are open to all and free, so turn up and give it a try.**

**If the initiative proves successful it may be extended to other parks in the Borough.**

**Visit our stand at the Enfield show and see the Forum's Tai Chi enthusiasts in action on Sunday 4 September. Full the Forum Office 020 8807 2076**

## Fight for freedom

*Our former Chair, Irene Richards, writes:*

Having lost my Freedom Pass recently, I thought it might be useful to members to have the telephone number in the News-letter if they need to get a replacement: It is: 0845 275 7054 and the line is open Monday –Friday from 9.am – 5pm. They will ask you for your date of birth, telephone number etc. I advised them on Monday at 9.45am and got the replacement on Saturday morning. The person I spoke to was extremely helpful and pleasant. Finding out the cost of travel to Central London without our Freedom Pass was a shock, so even more reason to “**fight for Freedom!**”

Forum members should note that the number given out by the civic centre for the replacement of concessionary travel cards 020 7934 9666 is out of date and no longer in use. And it is good to know and place on record that at the July London Older People’s Assembly, held at the City Hall, London Mayor Boris Johnson gave a public pledge that the 24 hour Freedom Pass will stay.

### Homage to the young ones

All too often we find older people grumbling about young people – if it is not the buses, it’s their loud behaviour or their awful clothes. So, it is really good to write about two young people who are a credit to their families, their schools, and their community and to themselves.

On July 19th at the Dugdale Centre two youngsters gave a classical music recital to an appreciative audience. Laura Cao, from Wilbury Way School, is only 10; and Kyle Fearon-Wilson, from Bishop Stopfords School, is just 14. They have been accepted at two of England’s most prestigious music schools.

Next term Laura is going to Chetham’s Music School in Manchester as a weekly boarder and Kyle to The Purcell School in Bushey. As a lover of classical music and an avid member of the TV audience for the BBC Young Musician of the Year, I am only too aware of the significance of their achievement. Winners of the Young Musician competition often come from these schools.

Laura played a piano selection that included Grieg, Schubert, The Little Shepherd by Debussy, and Bach’s The Italian Concerto. I was particularly impressed by her choice of Bach, as the “mountain” of music, but she played this with huge confidence and great skill.

Kyle on the violin, accompanied by Paula Warren, played Romance by Glier and with verve and flashing fingers Cossak Dance by Timothy and Natasha Kraemer. Laura concluded the recital with Chopin’s Minute Waltz – not quite in a minute but very nearly

Both Laura and Kyle have been having lessons provided by the Enfield Arts Support Service (EASS) who are justly proud of their achievements. Kim Hember, manager of EASS, thanked the audience for coming to share this wonderful experience and invited us all to visit the website [www.enfield.gov.uk/eass](http://www.enfield.gov.uk/eass) for further information about EASS music-making opportunities for children, young

### They said it:

*“There was no respect for youth when I was young, and now that I am old, there is no respect for age – I missed it coming and going.”*  
– J B Priestley.

*“I can still bend down and pick up a ball, but then I can’t remember what to do with it.”* - **Rachael Hayhoe Flint**, Britain’s best known lady cricketer, on why she no longer plays at the age of 72.

## Strasbourg here we come!

A strong delegation of Forum members will represent Enfield at a two-day conference in Strasbourg of older people from **Gladbeck** (Germany), **Courbevoie** (France) and **Halandri** (Greece) – the three areas in EU countries currently twinned with Enfield.

The conference being held on September 28 / 29 will consider the problems and possible solutions facing older people and will forge new twinning links between the four countries where none previously existed.

The project has been funded by the EU Citizens Programme 2010 -12 and aims to create an over 50s network that will lobby local, national and European governments to improve both services and opportunities for Over 50s in our countries.

For example, the numbers of older people suffering from dementia is increasing in all countries with a corresponding increase in demand for care services. Early detection, treatment and management criteria needed to be established across the EU – particularly in Enfield which has too little specialist care for dementia sufferers – and the cost of treating them is greater than for stroke and heart disease patients combined.

The conference will also discuss stroke, Alzheimer’s and related illnesses, transport concessions and problems in influencing politicians in all EU countries. And a follow-up four-nation conference is planned for 2012 in Enfield. The delegation to Strasbourg will hold discussions with **London MEP members Jean Lambert and Clause Moraes** and will welcome the European Parliament decision to designate 2012 as the **European Year for Active Ageing**. Job creation and better working conditions for the growing numbers of older people in Europe are just some of the initiatives that will take centre stage next year when EU Countries will be urged to recognise the significant contribution that older people can make to society.

The **European Year for Active Ageing** will look to create more opportunities for older people to continue working, to stay healthy longer and to continue to contribute to society by volunteering, reinforced by specific goals so that real achievements can be made during the year itself.

Jean Lambert, co-president of the European Parliament Intergroup on Ageing, said: *“Society is awash with negative stereotypes of older generations. All too often, older people are perceived as vulnerable, isolated and as a financial burden weighing down younger generations and challenging sustainable public finances. We must do all we can to turn around this prevailing attitude to ensure that older people are treated with the respect they deserve while meeting the needs they have.*

*“The European Year for Active Ageing presents a real opportunity to recognise and build upon the indispensable contribution that older people make to society as well as foster intergenerational solidarity. With determination and perseverance, we can ensure that 2012 leaves a lasting legacy of support for, and from, older people for years to come.”*



**A Strasbourg street**



### **STOP! Don't throw your computer out the window!**

Call WCS for fast, friendly, competent expert help on all IT matters, from blue screens, advice on broadband, email setup, slow computer problems, new computers and laptops, help and support. PC health checks - £40+VAT Call 020 8360 8234 [www.winchmorecomputing.com](http://www.winchmorecomputing.com)

# Social Calendar.....

## 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 to book and for more info.

## Thursday 25 September

**Book Club. 10 - 12am.** The book we are discussing is "Never Go Back" by Robert Goddard. There is a change of venue. We are meeting in the Coffee Shop at the Dugdale Centre, London Road, Enfield (next to Lidl).

**October. Visit to Number 10 Downing Street.** Number 10 have offered to allow a small group of our members to visit, probably in October, so let us know if you are interested and you can go on the list. We will be using our Freedom Passes.

Information will be supplied nearer the time as we will only be given 3 weeks notice. Contact Sue Scott to get on the list. Numbers severely limited. Phone 0208 368 0861 or email scotsf48@hotmail.com.

**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. Contact Jean Mittins on 0208 367 2102.

**Thursday 13 October, Day visit to Highclere Castle, Newbury.** Meet coach at Lidi/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 - There are just a few places left so contact Lorraine as soon as you can.

**Tuesday 18 October, at 7.30.p.m. Chef Gourmet - Chinese Oriental Buffet.** 40 Alderman's Hill N13 4PN Near The Triangle Palmers Green Serve yourself to an extensive Buffet Starter, then enjoy a selection from our delicious prefixed main courses to include Chicken Beef Pork and Vegetable dishes with Rice and Noodles followed by Ice Cream. All this for just £11-50 per head including service. Drinks can be purchased at extra cost. Come and meet some new friends and enjoy good food. To book a place contact Roddy Beare on 0208 2924324.

**Thursday 20 October 11am onwards.** This is our First Anniversary meeting of The Book Club, and we intend to have our meeting, followed by lunch at the Jolly Farmers on Slades Hill (lots of parking and buses pass by). Our book choice will be announced at the August meeting. It will be revealed on the eNews and by email from Sue to current members and anyone who contacts her. Phone 0208 368 0861 or email scotsf48@hotmail.com.

**Wednesday 9 November.** Come on a wonderful trip to The Fan Museum, the first and only museum in the world devoted entirely to the ancient art and craft of the fan. The museum is at 12, Crooms Hill Greenwich we will meet at the museum at 10.45.

Please make cheques payable to:

**Enfield Borough Over 50s Forum**

and enclose a SAE and your phone number.

a.m., cost £6.00 including a guided tour.

Details from John Peach on 0208 360 2338.

## Sunday 13 November Remembrance Sunday

Trip to the Imperial War museum at Duxford Airfield travelling to Cambridgeshire by Enfield Community Transport Mini-Bus. Enjoy an unforgettable journey through the history of aviation with over 200 historic aircraft to view, including the legendary Spitfire, Hurricane, Lancaster of WW2 and the unique opportunity to go inside the Super Sonic Concorde Airliner. Visit the American Air Museum and so much more.

There will be a Service Of Remembrance for those wishing to pay their respects to the fallen and of course the observation of the Two Minute Silence.

Cost is £14-00 which includes transport, free admission and tea / coffee on arrival. Number of places is limited

Call Roy Barrows on 0208-360-8561 to reserve your place

**Monday 12 December - 12noon - Xmas Buffet Lunch** - Myra Terry (live) Duo. £15.00

North Enfield Conservative Club Baker St Enfield. Near the Hop Poles Pub. Buses 191 - W8 -. Parking available at the Club.

This is a very popular event so book NOW to avoid disappointment Contact Jean Mittens NOW to book your place 0208 367 2102 or email mercia1211@talktalk

## Tuesday 13 December. PUT ON YOUR DANCING SHOES

The ever popular and lively Forum evening Christmas disco will take place at the North Enfield Conservative club. Tickets remain at last year's price of £15.00 and as they sell out quickly, you are advised to book early to avoid disappointment. Contact Olivia on 0208 447 8841 or email oliviaharrod@virginmedia.com.

**Angling.** Fancy going fishing? Want to take it up again or learn how to fish? Instruction and tackle supplied. There will be some small costs involved. Contact Sue Scott - Phone 0208 368 0861 or email scotsf48@hotmail.com.

**White water rafting,** Due to the amazing response for the white water rafting, Olivia is now collecting names for the third and final trip to Waltham Cross Olympic venue. There are 6 spaces left , so for further details of this wonderful opportunity, contact Olivia on 0208 447 8841 or email oliviaharrod@virginmedia.com

## Walks in Trent Country Park.

First Wednesday of each month at 1.30pm.

Meet at the carpark next the cafe.

TCP offers a variety of footpaths for walks of different lengths depending on a person's fitness. A short walk about a little over a mile can be extended to three or more miles with walks all ending where they began. Strong footwear is essential as some of the paths can be muddy and uneven.

For more information phone **Bill Mackay on 07761637362.**

### Trent Country Park by public transport.

Bus to Southgate: Bus 298 to Potters Bar. Trent Country Park bus stop. (First after Cockfosters Underground Station)  
Bus 307 to Cockfosters Road bus stop. Walk a short distance to Chase Side for 298 Opposite Chicken Shed Theatre  
Underground to Cockfosters. Ample car parking.

**The cafe is a three minute walk from the main entrance.**

## Affiliate Notes

**Edmonton Camera Club** return to the newly refurbished Millfield Arts Centre, Silver Street, Edmonton, Monday 5th September after their summer break. The club is a place where like minded people with an interest in photography can share experience, improve, have fun and enjoy their hobby. We meet most Mondays from 7.45pm to 10pm and the first four visits are free so why not come along and meet us.

For details visit our website [www.edmontoncameraclub.co.uk](http://www.edmontoncameraclub.co.uk) - or call our Membership/Publicity secretary, Peter Hunt on 020 8363 1568.

### Willow Weaving Workshops

1 day workshops at Forty Hall Community Vineyard have been arranged for people around the age of retirement or those who have taken early retirement or redundancy.

These are being offered FREE in exchange for volunteering at the project and are supported by a grant from Active at 60.

The next workshops are planned for 24 /25 September and anyone interested should contact Louise Ely on 07946 080546 or [vineyard.willow@gmail.com](mailto:vineyard.willow@gmail.com)



### Workers' Educational Association,

Film Studies and the main daytime courses starting in September in Enfield and Southgate on subjects as diverse as Literature, Geology, Art History, Understanding Music and Social History Brochures in libraries from July contact us:

Workers' Educational Association,  
Enfield and Southgate Branch  
Norma Chapman on 0208 882 0615 or  
Shirley Sandford on 0208 882 0207

### Interested in joining a computer club?

The club meets on first Sunday of the month at the St Lukes & St Johns Community Hall, Morley Hill, Enfield (Entrance in Hawthorn Grove) from 11.00 to 5pm. Members come and do their own thing and seek help from members. Details from Eric Jukes [ericjukes@googlemail.com](mailto:ericjukes@googlemail.com) 020 8366 6162.

### Table Tennis Evenings

Vacancies exist for ex-table tennis players who wish to take up the game again. Thursday evenings from 8.00 - 10.30. The club meet in the upper small hall, at the rear of the Intimate Theatre, go up the steps, past the church in (Stonard Road) Winchmore Hill - contact Lesley Griffiths at [lesley@barleycorner.freeseerve.co.uk](mailto:lesley@barleycorner.freeseerve.co.uk) or Mob 07947 273883 for further information.

### Colchester Trip Success

The Colchester and Constable country day trip on August 3rd was a huge success and accompanied by superb weather. There are photos on the Forum website. [www.efieldover50sforum.org.uk](http://www.efieldover50sforum.org.uk)

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

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

## FORUM Meetings

### Enfield Town meetings

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

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

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

**Professor Sheila Peace**, of the Open University, talks about her research "*Changes in kitchens and kitchen living*".

**Tuesday 29 November - A double bill programme**  
**10am for 10.15 start at the Civic Centre, Silver St**  
**Michael Stennett of Stennett & Stennett** talks about "*Legal aspects in dealing with bereavement*" and

**Dr Jacqueline Watts**, of the Open University, talks about "*End of life care, bereavement and support*".

### Edmonton Area meetings

**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*".

**Thursday 15 September 10am for 10.30 start**  
Millfield House, Silver Street, Edmonton

**Dawn Jenkin**, Enfield NHS **Public Health Manager**, discusses "*Healthy Hearts*".

**Thursday 22 September 10am for 10.30 start**  
Millfield House, Silver Street, Edmonton

**Tony Watts** give "*ITea - an introduction to computing*".

**Thursday 13 October 10am for 10.30 start**  
Millfield House, Silver Street, Edmonton

**Georgina Diba** discusses "*Safeguarding adults*".

### Southgate & Palmers Green Area meetings

**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.*"

**Tuesday 18 October 10am for 10.30 start**  
Skinners Court, 1 Pellipar Close, Fox Lane

**The Forum's delegation to Strasbourg** (September 2011) talk about "*Report on the Strasbourg Conference deliberations and older people in our European Twinned Towns*" 10am for 10.30 start

**Tuesday 18 November 10am for 10.30 start**  
Skinners Court, 1 Pellipar Close, Fox Lane

**Claire Creighton**, of St Mungo's Charity, talks about "*The Charity St Mungo's work in alleviating homelessness on London's Streets*"

# Always look on the bright side.....

## Seniors are not senile.

An elderly couple were celebrating their 60th wedding anniversary. The couple had married as childhood sweethearts and had moved back to their old neighborhood after they retired. Holding hands, they walked back to their old school. It was not locked, so they entered, and found the old desk they'd shared, where Andy had carved **"I love you, Sally!"**

On their way back home, a bag of money fell out of an armoured car, practically landing at their feet. Sally quickly picked it up and, not sure what to do with it, they took it home. There, she counted the money - **fifty thousand dollars!**

**Andy said, "We've got to give it back."**

**Sally said, "Finders keepers."** She put the money back in the bag and hid it in their attic.

The next day, two police officers were canvassing the neighbourhood looking for the money, and knocked on their door. **"Pardon me, did either of you find a bag that fell out of an armoured car yesterday?"**

**Sally said, "No".**

**Andy said, "She's lying. She hid it up in the attic."**

**Sally said, "Don't believe him, he's getting senile"**

The agents turned to Andy and began to question him. One said: **"Tell us the story from the beginning."**

**Andy said, "Well, when Sally and I were walking home from school yesterday ...."**

The first police officer turned to his partner and said, **"We're outta here!"**

## Think twice

Earl and Bud are quietly sitting in a boat fishing, chewing tobacco and drinking beer when suddenly Bud says, **"Think I'm gonna divorce the wife - she ain't spoke to me in over two months."**

Earl takes a long, slow sip of beer and says, **"Better think it over.....women like that are hard to find."**

## More how to start a fight

When our lawn mower broke and wouldn't run, my wife kept hinting to me that I should get it fixed. But, somehow I always had something else to do; the shed, the boat, making beer. Always something more important to me. Finally she thought of a clever way to make her point. When I arrived home one day, I found her seated in the tall grass, busily snipping away with a tiny pair of sewing scissors. I watched silently for a short time and then went into the house. I was gone only a minute, and when I came out again I handed her a toothbrush. I said, **"When you finish cutting the grass, you might as well sweep the driveway."**

**And then the fight started.** The doctors say I will walk again, but I will always have a limp.

Saturday morning I got up early, quietly dressed, made my breakfast, and slipped quietly into the garage. I hooked the boat up to the van and proceeded to back out into a torrential downpour. The wind was blowing 50mph, so I pulled back into the garage, turned on the radio, and discovered that the weather would be bad all day. I went back into the house, quietly undressed, and slipped back into bed. I cuddled up to my wife's back; now with a different anticipation, and whispered, **"The weather out there is terrible."**

My loving wife of five years replied, **"And, can you believe my stupid husband is out fishing in that?"**  
**And that's how the fight started...**

My wife was hinting about what she wanted for our upcoming anniversary. She said, **"I want something shiny that goes from 0 to 150 in about three seconds."** I bought her a bathroom scale.

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

After retiring, I went to the social security office. The woman behind the counter asked me for my driver's license to verify my age. I looked in my pockets and realised I had left my wallet at home. I told the woman that I was very sorry, but I would have to go home and come back later. The woman said, **"Unbutton your shirt"**. So I opened my shirt revealing my curly silver hair. She said, **"That silver hair on your chest is proof enough for me"** and she processed my application. When I got home, I excitedly told my wife about my experience. She said, **"You should have dropped your pants. You might have got the disability allowance as well."**  
**And then the fight started...**

over 50s forum		Enfield Borough Over 50s Forum	
<b>Join the Over 50s Forum Now</b>			
(I/We/My Club) wish(es) to apply for membership of the Enfield Borough Over 50s Forum. Enclosed is a payment of (£7.00 individual membership; £10.50 for couples; £17.50 for Clubs). (Delete as appropriate). Cheques should be made payable to <b>Enfield Borough Over 50s Forum</b> . You can register for two years at twice the above rates as this cuts down the administration burden. Life membership is on offer at £100, £150 and £250 respectively for single, joint and club subscriptions.			
Surname :	Title(Mr, Mrs, Ms):		
First Name(s) :			
Organisation* :			
Address :			
Post Code :	Age:		
Tel. Number :			
Email :			
* Ignore if joining as an individual or a couple.			
As a registered charity the Forum can collect gift aid on donations and subscriptions made by you provided you pay income tax. If you agree to the Forum recovering gift aid tick this box: <input type="checkbox"/> and sign the declaration below.			
I want the Forum (a) to reclaim tax on all donations/subscriptions I have made to the Forum since February 2008 and on all future donations/subscriptions I make until I notify the Forum otherwise and (b) I pay sufficient income tax and/or capital gains tax equal to the amount to be reclaimed (currently 28p for every £1).			
Name in CAPITALS			
Signed:		Date:	
Please return this application form to: Joyce Pullen, Membership Secretary Enfield Borough Over 50s Forum, Millfield House, Silver Street, N18 1PJ Tel: 020 8807 2076 (9.30am - 12.30pm Mon-Fri) email: info@enfieldover50sforum.org.uk			

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

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