

FACT - Forums against council tax formed

With a general election less than a year away and the reputation of all MPs at its lowest in our lifetime, Forums such as ours around the country need to be gearing up to press the three main political parties to make manifesto promises on a variety of issues - pensions, the 25p Age Addition at 80, the £10 Christmas bonus, protecting the winter fuel allowance etc. And changing the much criticised property-based council tax would be among them.

In our view, council tax is, and always has been, unfair since it is not based on the householder's income and ability to pay, but on the outdated valuation of the house they live in as last calculated in 1991. So people living in a house valued at £3 million pay the same council tax as one valued at £320,000. Council tax, it is said, takes just 2% of the income of the richest fifth of retired people, but very much more - around 11.4% from the average pensioner.

A growing number of Forums mainly in the west country have banded together to start a campaign called **FACT - Forums Against Council Tax** - aimed at replacing council tax with a fairer and more affordable alternative.

They are doing so in the belief that in the present financial climate, whoever wins the next election, there is little chance of significant increases in retirement pensions or other pensioner-related expenditure such as home care, fuel allowances, wider travel concessions, whether from the Government or local councils.

However, they believe that since council tax bears heavily on all low to medium income house owners, there would be widespread support from pensioners and working households for a fairer replacement. Several Forums have conducted member surveys which show council tax is a major problem for pensioners and they have developed a proposed replacement for council tax, based on small increases in centrally collected taxes.

This would be accompanied by a larger Revenue Support Grant (RSG) being given by the government to local councils, with the process being monitored by an independent Local Funding Ombudsman who would ensure that money is distributed fairly across the country and, in turn, councils were administering fair budgets.

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Future FORUM Events

FORUM MEETINGS - Civic Centre, Silver Street, Enfield

Tuesday 28 July 10am for 10.30am start
Enfield and World War I

Speaker: **Graham Dalling**, the now retired chief Enfield historian talks to the Forum.

Tuesday 25 August 10am for 10.30 start

Your chance to hear **Grainne Siggins**, LBE assistant director responsible for older people's services talk about: **what's being done for older people in Enfield.**

*COFFEE MORNINGS - Skinners Court Mini-forum meetings starting at 10am

Tuesday 21 July 10am for 10.15am start
Reducing crime in Enfield with **Ray Rogers**, Metropolitan Police.

Tuesday 18 August 10am for 10.15am start
Dr Nicholas Rollitt, consultant at Nott Middlesex University Hospital, speaks on: **Osteoporosis: what is it we can do to prevent breaking bones.**

**COFFEE MORNINGS - East of the Borough

Mini-forum meetings note times and venues

Thursday 6 August 10.15am for 10.30am start
Dr Mo. Abedi, an NHS Enfield clinical director and a practising local GP, will be speaking about the Evergreen health centre and its role in raising health standards in the area. Meeting at **Forest Health Centre, Forest Road, Edmonton.**

Thursday 2 September 10.15am for 10.30am start
Sam Bell of Enfield Racial Equality Council talks about **its role and the issues facing minority communities within the Borough.** Meeting at **Forest Health Centre.**

****Forest Road Health Centre is at 308a Hertford Road, N9 7HD - Buses 279 & 349 pass the door; or W8 & 191 From Enfield Town to Bounces Road and 5min walk; 15 min walk from Edmonton Green.**

***Skinners Court is opposite the Fox pub car park in Pellipar Close, Fox Lane, Palmers Green - Buses 329 and W6 or the 121 to the Triangle - 150 yards from the Fox. Meetings are on the third Tuesday in the month.**

Forums Against Council Tax.....continued from page 1

Council tax is costly to collect and administer and dropping it would save some £600 million a year and we wouldn't need the planned five-yearly property revaluations costing an additional £50 million a year. Saving this £650 million annually, it is argued, could be used to employ and pay an extra 8,000 nurses, 8,000 teachers and 8,000 policemen and women.

Forums advocating the council tax change say it is not always understood or appreciated that the money raised through council tax only accounts for something like 12 - 15% of total council spending, which the Treasury could meet by increasing their annual grant to councils from the general taxation it raises.

In Enfield's case, council tax is planned to raise £120.201 million this year, which is just over 50% of the projected £238.515 million council budget (excluding the Housing Revenue Account and the dedicated education grant) - and that is the amount of money that would have to come from the government.

The case for changing the present system, however, ultimately depends on everyone - every wage earner and family in the country - being prepared to pay a little higher income tax, say 3.7% more on the basic rate and 4.5% on the higher rate and higher VAT, possibly at a 20%

rate, instead of the 17.5% it will revert to in the New Year - - though the changeover could be gradual and phased in over three or four years.

So all earners and spenders would pay a little more in tax to fund the council tax replacement - and we'd be increasing the Treasury's total income through higher VAT being paid by tourists to Britain.

For more information on the alternative plan for council tax you can contact Roger Redman (Vice-Chairman, Taunton & Wellington Pensioners Forum) Tel: 01458 210709. email:bbg.holfarm@phonecoop.coop

But we'd like to know whether you think this alternative to the current method of collecting council tax is a runner. The fact is that no political party has yet come up with a firm alternative. Advocates of a local income tax to replace council tax seem to blow hot and cold and Sir Michael Lyons, a one-time local authority boss in Birmingham, spent almost three years considering the problem and produced a lemon.

You can read more about the **Forums Against Council Tax** campaign on our website. And you can let us know what you think by leaving a "Yes" or "No" message at the Forum's office: Tel: 020 8807 2076, or send a letter or email to info@enfieldover50sforum.org.uk giving your opinion - or you can tell us what you think at the July Forum meeting at the Civic Centre.

Our Message to Ministers - but is anyone listening?

Forum members may recall that Dame Joan Bakewell, the well-known writer and broadcaster, who has been appointed the Government's "voice of older people" asked us to send her four issues of concern that she could pursue in her contacts with Ministers.

We listed the following, but said they were not in priority order:

1. Unfair council tax and particularly the way it relates to single occupants only receiving a 25% reduction - not the more logical 50%.
2. Ensuring the nil cost to employers of measures in the Equality Bill are enacted before the general election, namely making age discrimination and age barriers in motor and travel insurance unlawful, ending age discrimination in health and social care.
3. Increasing the 25p weekly age allowance paid to pensioners on

reaching the age of 80 which has remained unchanged since 1971.

4. Increasing the £10 Christmas bonus to pensioners which has remained unchanged since 1972. The £60 extra given this year was a one-off advance payment of the April pension increase - not an increase in the Christmas bonus, as some people have portrayed it.

We wished Joan all success and good luck in her endeavours on behalf of all pensioners and in reply she said: **"Thank you for this. I have printed it out for use when I have meetings with the appropriate people".** Joan

Footnote: *In a parliamentary answer it was revealed that had the value of the 25p age addition been uprated from 1971, it would now be £39 if indexed to increased earnings and £34 if linked to prices.*

Your good morning smiles

Josh, aged 8 puts us old codgers right

Do you recall that in the May- June Newsletter we said that at five minutes and six seconds after 4am on July 8 2009 the time and date will be 04:05:06 07/08/09 - and this will not happen for another 1,000 years - well, thanks to Forum members **Doreen and Ted Wheeler** we were proved wrong.

They sent it to grandson Josh and their daughter Julie who rightly told us that 07/08 in England is 7th August, whereas in America it stands for 8th July and to rub in the error they worked out that it will not be 1,000 years before this occurs again. And they tell us that on:

8 September 2010, at 6 minutes and 7 seconds past 5.00 am it will be 05.06.07 08/09/10

9 October 2011 at 7 mins and 8 secs past 6.00 am it will be 06.07.08 09/10/11

10 November 2012 at 8 mins and 9 secs past 7.00 am it will be 07.08.09 10/11/12

11 December 2013 at 9 mins and 10 secs past 8.00am it will be 08.09.10 11/12/13

It will then be 993 years until 4 May 3006 at 2 mins and 3 secs past 01.00am it will be: 01.02.03 04/05/06

We're still blushing, but delighted to print this correction and Doreen tells us she still likes the Newsletter and is always telling people to join the Forum.

Now try this one !

Think of a number 1 -10; then Multiply it by 9; If it is a two digit number, add the digits together; Now subtract 5.

If 1 =A, 2 is B and 3 is C, work out the letter in the alphabet that corresponds to your number.

Now think of a country that begins with that letter;

Remember the last letter of the name of that country;

Think of the name of an animal that starts with that letter;

Think of the name of a fruit that starts with that letter;

Are you thinking of a KANGAROO in DENMARK eating an ORANGE ??

It's strange but true that 98% of people following this sequence come up with the above answers and only 2% have something different.

Enfield Jobsnet: Helping you back to work

Although UK unemployment has now reached 2.26 million - the highest figure for 11 years with working people aged 50-plus facing a 50% jobless jump in the last year - Enfield Jobsnet based at Edmonton Green is striving and succeeding in helping people back into work.

Since 2006 we have grown from a team of three to eight with more to come this year. We relocated to Edmonton last year to coincide with the opening of the new Asda store in August (where we helped place 140 local people in to work) and are now firmly established on the Green and have never been busier!

Help available from us includes:

- * **C.V advice and printing service**
- * **Application form completion**
- * **Interview techniques**
- * **Signposting to relevant free training schemes**
- * **Job search help**

Each person who comes to us is assessed and a menu of help is offered that best suits the individual. Understandably, people come to us with different needs and these days we are seeing more clients who have been made redundant, needing work to help 'top up' their pensions and people who have been out of the labour market for some time.

I would say that we can offer a more personal and immediate service than the local jobcentre and we have our own network of contacts with local employers, For example, we get up-to-date notification of vacancies on the mammoth Olympic projects and we hope these will make a dent in local unemployment.

We also run workshops on the topics mentioned above and we have agreed to run specific sessions catering for people aged 50 and over. If you're interested in attending one of these please contact us or the Forum office 020 8807 2076.

The team work very hard at Enfield Jobsnet and have been nominated for the Council's best team award this year, which is a measure of what has been achieved in a relatively short space of time.

We are open Mon-Fri (9:00am – 3:00pm) and work on an appointment system. These are made in person between 9:00 -10:00am and guarantee, as far as possible, that clients are seen the same day. However, we do get very busy so the earlier you call the better! We also offer a job search facility (no appointment necessary) where clients can work, with assistance, to find vacancies online.

Gavin Redman

Jobs brokerage manager

Enfield Jobsnet

14 South Mall, Edmonton Green, Enfield N9 0TN

Tel: 020 8379 2625

Over 50s feel the pinch

Latest figures show that unemployment has risen twice as fast among the Over-50s as those aged 25-49. For the older group it is up 61% compared with 32% for younger people. Among those out of work for up to six months, unemployment was up 65% for the over 50s on a year ago compared with 51% for those aged 25-49.

While many people over 50 struggle to get another job, the number of people working after reaching pension age is still growing - up from less than 1.2 million two years ago to almost 1.35 million this year - and it is particularly higher among women. The number working after they reach 60 is up by more than 100,000 in two years, reaching 912,000 in 2009.

More than one in eight women who can draw their state pension are still at work compared with one in 10 men, with only 436,000 working past their retirement age of 65.

Random round-up

Figures are facts

When Rob Leak, the council's chief executive, spoke at our April AGM, he mentioned that some 100,000 Enfield residents were in receipt of some form of financial help. We wondered whether that 100,000 figure included recipients of the state retirement pension. So we asked Mr Leak to clarify.

Yes, he said, 100,000 does sound a lot. In fact 82,000 people (including partners and dependants) receive housing benefits and council tax rebates and rely on the council administering these benefits (so we do need to provide a very efficient service). On top of this are people who receive other benefits from the council and national agencies. So to give an indication of scale I used a rounded 100,000 - it is easier to remember!

Pension changes

State pension age for women will increase gradually from 60 to 65 starting in April 2010 and by 2020 it will be 65, the same as for men. This affects all women born between 6 April 1950 and 5 April 1955.

Fraud and scams

At least 65,000 people had their identities stolen and used for fraudulent purposes in 2007 and one in three people aged 65 and over is targeted by fraudsters anxious to get access to their savings, particularly when income is down due to poor investment returns. The Office of Fair Trading says that £3.5 billion (not million) is stolen every year from scams. More than three million of us - one in 20 are victims. People are still falling for bogus prize draws, still investing in Bolivian or similar mining companies that don't exist. The only answer is "No" to every caller after your money.

Pavements Priority Campaign

Our fall-proof plan for active ageing

The Forum's petition calling on the council to increase the number of pavement inspections, speed-up repairs and increase the funding allocation to do the work, has won widespread support with well over 1,500 signatures collected so far - but we need many more to demonstrate that this is a serious matter that demands a serious response.

We are not disputing or discussing the council's counter-claim to our campaign that they have spent £33 million in the last four years on improving Enfield's roads and footways, £11 million of which has, they say, been spent on pavements. And they will spend a further £4 million this year on replacing pavements. **But that is laying long lengths of new footways.**

Our concern is with the need to speed the repair of cracked and dangerous pavements on which the council told us they plan to spend a piddling £145,000 in the current financial year until April 2010. For it is this tripping and falling on individual paving stones that particularly affects older people.

Unsolicited letters in the local press have backed our campaign. S. Creed, for example, of Harlech Road, wrote to the Enfield Advertiser saying: **"well done to the over 50s Forum for highlighting pavement repairs. Damaged pavements present an everyday danger to pedestrians, especially older people. Last October I sustained a serious fall in Cannon Road, Southgate, on a paving stone. I am still being treated by an orthopaedic surgeon and a physiotherapist."**

William Cory, of Central Avenue, Edmonton, told the same paper he had written several letters to the council about broken paving stones in the road where he lives and Mrs Hoy of Park Crescent, Enfield, aged 89, complained of faulty pavements causing falls in 2002, 2003 and 2007 leaving her with very little use in her right hand.

Forum member Jean Luftig told the Enfield Independent that she broke her wrist following a fall caused by an uneven paving stone in Caversham Avenue and Forum member Lily Morris was

recently left badly bruised on face and body after a fall in Cecil Road.

Mr Shepstone of Houndsden Rd, N21, aged 88, rang the Forum office to say he had fractured his hip in December 2007. Since then he's been walking using two sticks but he's been trying to keep as active as possible. About two months ago, he walked down Housdsden Rd, and tripped against a raised paving stone, he fell and could not get up and his ribs are still bruised. And the rest of the pavements, on both sides of the road, he says are still in the same condition - unrepaired.

Major Margery Chater, secretary of the Salvation Army's Over 65s Sunshine Club, sent in signed petition forms adding that several members **"have reason to be upset about the**

state of our pavements and have ended up with minor and major accidents with long-lasting effects".

Jean Waller at Ruth Winston Centre has sent in 108 signatures, some collected on their sponsored walk. Mrs Leonie Acquah of Reardon Court, wrote on the petition: **"I fell over a raised paving stone a year ago. I broke my front teeth and had to have the roots gouged out - a painful process. Now nearly a year later a broken bone has been found in my chest. It has set itself but the bone bulges over. I only discovered this when I thought the bulge was a cyst and that I had cancer. I attended a dentist after the fall but not a doctor - which was my mistake"**.

Council leader Michael Rye misses the point of our campaign when he says in a letter to the Advertiser (June 17) **"I would like to assure Enfield residents that any pavement that has a trip factor of 25mm that is reported and identified will be attended to and remedied."**

We don't want to wait for people to trip and fall and then report defective pavements for repair. We want more preventative work carried out, and consideration given to reducing the arbitrary 25mm (one inch) raised

pavement and that means increasing the current year's £145,000 pavement repairs budget.

The ENFIELD
ADVERTISER
COMMENT

Enjoy your trip

IT IS definitely cause-for concern that the borough's older residents are being made prisoners inside their own homes because of something as simple as fixing a few paving slabs.

We have all experienced irritation after tripping up because the pavements are not up to scratch. But for those who have mobility problems such as those with disabilities or the elderly there is much more than the humiliation of having to pick yourself up and dust yourself off.

It is nothing new, but over the past few years, the Over 50s Forum has swelled in numbers and is now a very powerful force to be reckoned with. It has brought the state of our pavements to the top of its agenda because it is an issue that needs to be addressed immediately.

(May 13, 2009)

Published by Enfield Borough Over 50s Forum.

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

E-mail: info@enfieldover50sforum.org.uk

Web site: www.enfieldover50sforum.org.uk

Want to JOIN the Forum?
Call the Forum office Mon-Fri 9.30-12.30
on 8807 2076 for details.

Fighting falls on two fronts

Our “don’t trip - keep fit” Falls Awareness Day at Southbury Leisure Centre last month was a resounding success with some 200 people attending the day-long event which started with a round of talks and ended with line-dancing. It was a great example of partnership working involving the Forum, NHS Enfield and Enfield Leisure Centres - all seeking to help older people avoid the falls menace.

Raising awareness of the dangers of falling - whether outside in the street or inside the home - is a critical and vital issue for the Forum since we are told that one older person dies every five hours as a result of a fall. It remains the biggest single cause of death for older people. Falls are not an inevitable part of the ageing process and we are working to reduce the risk of falls and fractures in the belief that it will help thousands of older people maintain their independence and mobility in later life.

The North Middlesex University Hospital has a specialist falls clinic headed by **Dr Maurice Cohen**, consultant physician in the department of medicine for the elderly, and we asked **Dr Cohen** to give Newsletter readers his expert opinion on the causes of falls and its relationship to healthy bones. **Dr Cohen** writes

“Between April 2008 and March 2009 there were 520 admissions to the North Middlesex hospital alone as a result of falls and 1,293 attendances at our A&E department over the same period where, following a careful review, we decide if further assessment is required by the falls clinic, or by community therapists.

There are some startling national and local statistics proving that we are right to alert people to the dangers of falling and show the positive measures that can be taken to prevent them.

- * 42% of people aged 80 and over fall at least once a year.
- * 50% of elderly people in residential and nursing homes fall each year.
- * 30% of people aged 65 and over suffer a fall each year.
- * Women are twice as likely to fall as men.

Nationwide, we estimate there are something like 750,000 A&E attendances each year and 250,000 hospital admissions with a total cost to the NHS and social services of about £2 billion a year. Between 10 and 15% of falls result in serious injury such as hip or other bone fractures and yet most people just do not realise that falls are the sixth most common cause of death, particularly among people aged 85 and over.

It is the consequence of a fall that is often the most serious outcome for an elderly person who may lose confidence about going out of their home, or it could be they experience reduced physical activity and a deterioration in the way and speed of walking. That is, of course, if they can avoid hospitalisation. Our experience shows that some 50% of those discharged from A&E after a fall have an increase in their dependency and need assistance, such as walking aids, while their fear of falling again also increases.

So anything the Over 50s Forum can do to reduce the number of people falling - and their fear of falling in the street or in the home - is to be welcomed and I’m pleased to know that one of my colleagues, Dr Nicholas Rollitt, a consultant at the North Middlesex hospital. with a special interest in ortho-geriatrics, that is the care of older people who have suffered a fracture and also from osteoporosis which is a vital part of falls prevention, will be speaking at your Skinners Court meeting on Tuesday 18 August.”

Warm weather brings out the burglars

Six out of 30 burglaries which took place over a single weekend last month in Enfield were through windows left open in warm weather. So through the Forum Enfield Police would like to remind residents to ensure that all ground floor windows and doors are secure.

Many people become forgetful or complacent in the warm weather and leave doors and windows open. Burglars are usually opportunists and will take advantage of any lucky chance they get. Crime prevention officers suggest that easily accessible windows are fitted with a ‘limiter’ device, which prevents them from being opened to a large degree. The same security steps are given for easily accessible windows on upper floors.

People are also reminded to lock outbuildings, such as sheds. People don’t always appreciate how much valuable property is often kept in their sheds. Lawnmowers, bicycles

and power tools are attractive to thieves and are usually costly to replace.

The other danger with leaving sheds and outbuildings unlocked often means that thieves can use garden tools stored in them as a tool to force entry to the house itself.

DS Ken Hughes, of the burglary squad said:

“As soon as the weather gets warmer, some people seem less concerned about leaving doors and windows open. Unfortunately, a burglar only needs to spot an open window, unlocked side gate or door to make their move. I would like to take this opportunity to remind people not to give thieves that chance. An open window is an opportunity to a burglar.”

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

Raffle Prizes wanted!

Raffles at Forum meetings are a small but steady source of income for our charitable activities. So please offer us your unwanted gifts. Call Polly on 020 8807 2076.

New members, renewals and new affiliates - keep them rolling, says Joyce

Renewals, new members and gift aid declarations continue to come in daily. Please keep them coming because we need to be strong for our many campaigning issues you will see mentioned in this Newsletter. We now have 23 individual life members and 20 couples and together they have contributed a magnificent £3,800 to our funds.

So if you are thinking of making a donation to the Forum, this is a helpful and efficient way of doing so, since you won't have the bother of renewing your annual membership - and if you can gift aid it too that will be even better. Life membership at £100 is available for individuals and £150 for couples.

I apologise to the few members who had to go the post office to obtain their newsletter. It is something of a large task stuffing all the envelopes, but we can, and will make some changes to try and ensure that it does not happen again. Please always let us know if we have not got it right.

Joyce Pullen

Membership secretary

Our new affiliates are:

Southgate Symphony Orchestra, which we helped to save when it was threatened with extinction in 2005, has joined the Forum along with the Southgate Opera Group - and both are offering special discounts to Forum members. The SSO, whose members range from a cellist aged 93 to a young university student, is now a viable organisation under conductor Adrian Brown, who has performed with such well-known orchestras as the Berlin Philharmonic and the BBC Symphony. Players welcome. **Contact Dr Bernard Frankel, 6 Helen Clare Court, 80 Windmill Hill, Enfield EN2**

Southgate Opera Group meets at St Mary Magdalene Church Hall, Windmill Hill, Enfield every Monday 7.30pm to 10pm. Each year two fully staged shows are performed at Wyllyotts Theatre, Potters Bar, as well as several concerts in the Enfield area. Next major productions are "Pirates of Penzance" and Verdi's "A Masked Ball". New members are always welcome. Contact: Miss Gillian Porter, 30 Queen Annes Place, Bush Hill Park EN1 2PT

Tel: 07931 330368 e-mail: gillianporter123@hotmail.com
www.southgateopera.co.uk

Cineworld Silverscreen

Southbury Cineworld will be continuing its Silverscreen film club. Attendances during June were averaging over 60 over 50s.

Forthcoming films are:

13th July - Revolutionary Road

20th July - Benjamin Button

10th August - Gran Torino

24th August - The Young Victoria
at 12:00 - cost £2.50

ODEON SENIOR SCREEN

(Lee Valley) has been discontinued.

Their next performance "Glamorous Night" - A sparkling concert of operettas in period costume featuring songs, choruses, duets, ensembles from shows such as The Student Prince, Desert Song, New Moon, Dancing Years, Rose Marie, Merry Widow, Die Fleidermaus, Gondoliers and Pirates of Penzance - will be at the Intimate Theatre, Green Lanes, Palmers Green. Friday 10 July 7.30pm; Saturday 11 July 2.30pm & 7.30pm

Reduced ticket prices for Forum members: £9 Friday evening and Saturday matinee, £11 Saturday evening. Obtainable from Box Office 020 8441 5309.

.....and notices from our affiliates

Have you an enquiring mind? if so, our WEA courses are just for you.

Did you know he is a she? George Eliot is the subject of our study day on 1 September when Dr Graham Handley will be talking about her life and her books at Enfield Baptist Church, in Cecil Road from 10.30 to 3.30. Cost: £15. To book and pay in advance ring Shirley Sandford, 020 8882 0207.

Founded in 1903, the Workers' Educational Association is Britain's major voluntary adult education organisation, having no political or religious ties and existing to provide high quality learning opportunities with professional lecturers for adults from all walks of life. No previous experience or qualifications are required and you are welcome to come along to the first meeting without obligation.

The WEA are firm believers in life-long learning as a human right and a social good. The Enfield and Southgate Branch offers 10 and 20 week daytime courses of two hour sessions at Enfield Baptist Church or the United Reformed Church, Palmers Green, on diverse subjects such as Russia under the Tsars, the Geology and Scenery of Hertfordshire and East Anglia, Northern Renaissance Art and Architecture, The Home Front: London at War, 1939-1945, English Literature: Close Connections, and Music: 1870-1920.

Quench your thirst for knowledge. Pickup our brochure from your library or contact Norma Chapman, 020 8882 0615, or Shirley Sandford 0208 882 0207.

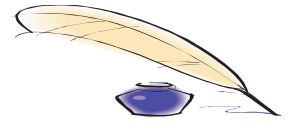


Enfield Over 50s members canoeing in Cheshunt. Monday 2hr sessions at the Herts Young Mariners Base, Windmill Lane, Cheshunt EN8 9AJ cost £5.50. As long as you can swim, why not come along.

Give Dave Rudland a ring on 07850190537



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Equity Release: Look before you leap

says solicitor Michael Stennett

With the UK economy struggling to lift itself out of recession more people are releasing cash from their home by way of equity release (ER). There are two main types of schemes: lifetime mortgages and home reversion plans.

With a lifetime mortgage, the homeowner takes out a mortgage against the property which is repaid when the homeowner dies or no longer needs a home. The most common are "standard roll up" and "flexible drawdown". With a home reversion plan the homeowner sells all or part of his/her property to a reversion company.

The main attractions of ER schemes are that they provide a lump sum and/or an income. It is not necessary to move house and it can cut any inheritance tax bill that might be payable. Also, money released through ER is free of tax (although if the money is invested, the income will be taxable). Each scheme has advantages and disadvantages.

John aged 70 and his wife Mary aged 68 had a mortgage outstanding of £50,000 on an interest only basis and no means of paying off the capital. John was still working as a builder. He was concerned he would never be able to repay the capital outstanding on the mortgage and wanted to retire to enjoy some quality time with Mary whilst they were still in good health.

John was worried that if he borrowed money secured on his home, his children would lose their inheritance. With their adviser they considered options including downsizing to a

smaller property or asking family members for help. John and Mary had lived in their house for 40 years and did not want to move from their home where they had made many friends over the years. Their children had their own homes and financial obligations and were in no position to help.

John and Mary had a meeting with their financial adviser. In addition to raising £50,000 to pay off their mortgage, the couple wanted to know if they could borrow more money in the future should they wish. They are considering a world cruise and would also like to help their grandson get on the property ladder. They were recommended a flexible draw-down mortgage scheme which enabled them to raise an initial amount to pay off their mortgage with a reserve facility available to obtain further funds as and when required in the future.

This way, the couple were being charged interest on the funds actually drawn down as and when required. John and Mary paid off their mortgage and are looking forward to spending more time together. They plan to help their grandson with a deposit for his first home and recently booked their Caribbean cruise.

Because there are many legal and financial issues to consider before taking out an equity release plan, it is sound and sensible to discuss the matter carefully with your family before making a decision. If you have any questions to ask about this topic, please contact solicitor and independent financial adviser Michael Stennett on 020 8920 3190.

More good morning smiles.....these from the Jewish Chronicle

This first one won the JC's jokes competition:

Three ministers of religion are in a train carriage on their way to an ecumenical conference. Inevitably their talk gets around to the thorny subject of "when does life actually begin".

The Catholic priest starts the discussion by saying: "In my humble opinion, life begins when the child is first conceived. There can be no other answer".

The Protestant priest says: "If you really want the truth, life begins when the midwife smacks the child on the bottom. It

takes its first breath and then cries".

And the rabbi says: "With respect, gentlemen, you've both got it wrong. Life begins when your daughter leaves home and the dog dies".

A nice Jewish boy went home and proudly told his mother he'd won a part in the school play acting as the Jewish husband."That's no good", says the mother. "Tell them you want a speaking part."

Making life better - Debate opens on 10-year health plan

With over 50% of local GP practices operating from premises that are below minimum NHS standards, the Over 50s Forum has long argued that modernisation of our GP services is both necessary and overdue to bring them up to the best in other parts of the country. So we welcome the wide ranging consultation on plans to start an ambitious programme that will, if implemented, make life better and healthier in Enfield.

Our starting point is that too much of what is called Primary Care from GP practices comes from premises that are unsuitable by modern standards. Apart from being inefficient, it is unreasonable to expect the people we represent to make several trips to a hospital for what are relatively simple tests and treatments, such as blood tests, ultrasound tests and anticoagulant monitoring.

That is why we are out of step with the rest of the country in the number of referrals GPs make for out-patient appointments to local hospitals and in the way in which services at local A&E departments are often being misused, making them less efficient than they could be.

Based on a survey of 1,000 residents and the views of Enfield's GPs, a new framework has been unveiled for the development of the borough's health services over the next 10 years. It sets out the evidence supporting NHS Enfield's strategic direction to provide high quality, integrated primary and community services for all residents.

Local public health intelligence has revealed that health needs are changing, in particular over the next 10 years the NHS expects to see an 8% increase in people aged 45-64, the age level when long term conditions such as diabetes, chronic pulmonary disease, heart disease and cancer may begin to develop.

To meet this change NHS Enfield will need to:

- * Increase the range of services that are delivered outside hospital, for example diagnostic tests.
- * Create more outpatient clinics so that people do not have to travel so far to hospital.
- * Focus more effectively on the services that most of us use most regularly
- * Invest in large GP practice developments which provide

quality care, delivered from modern, fit for purpose premises, with some providing access to walk-in services on at least four sites- open from 8am-8pm, 7 days a week in each of four locality areas i.e. North East Enfield, Enfield Town, Southgate and Edmonton

- * Enable residents to have better access to local GP surgeries (with 95% of people being within 20 minutes of their GP practice) with additional primary care services continuing to be provided at various sites in the community
- * Improve co-ordination between health and social care as this will benefit patients in providing a range of services such as long term conditions closer to home
- * Raise the quality of local community services and make them more focused on promoting health and preventing illness
- * Attract new GPs and other health professionals to Enfield who want to work in group practices
- * Tackle health inequalities for people from particular vulnerable and disadvantaged groups who find it difficult to access some primary care services

NHS Enfield want to know what you think about their plans and proposals for improving primary care in Enfield and any ideas you have for making services easier and more convenient to use. They are consulting over a period of 12 weeks starting from Monday 22 June 2009 to Sunday 13 September 2009.

While the Forum broadly welcomes the new primary care plan, we are concerned at its 10-year timescale and the impact any future spending restraint policies may have on health services, whoever forms the next government. Former Forum chairman Monty Meth is a member of the primary care strategy board charged with implementing the proposals and he will monitor progress on our behalf.

There will be public meetings to discuss the plan on Tuesday 14 July 7-9pm at Albany School, Bell Lane, EN3 5PA and Wednesday 2 September 7-9pm at Highlands School, Worlds End Lane, N21 1QQ.

The detail and context for this plan can be found in the Primary Care Strategy – Making Enfield Better which can be found on a website: www.enfield.nhs.uk or by calling 020 8370 8211 to have a copy of the 10-year plan sent in the post.

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New stroke centres: call for review backed

The Forum's reservations about Northwick Park Hospital in Harrow being selected as one of the eight new hyper-acute stroke units in London, has been taken up by Councillors Anne Marie Pearce and Vivien Giladi, the cross-party Enfield representatives on the pan-London Joint Health Overview and Scrutiny Committee (JHOSC), representing all 33 London boroughs.

While strongly supporting - as we do - the concept of speedy access available round-the-clock, seven days a week to specialist stroke care centres, the councillors say that Northwick Park is not acceptable since they doubt whether it can be reached in the 30 minutes allotted ambulance time from Enfield.

Noting that UCH at Euston is the other stroke centre for Enfield patients, the councillors are seeking assurances that UCH will have the capacity to deal with all North London patients and, because of the area it serves, they are asking Healthcare for London to review the decision to exclude North Middlesex University Teaching Hospital from the proposed new stroke centres.

A strong Forum team also met Dr Peter Barnes, the NHS Enfield medical director and governance director, Kristy Leach, on May 5 to voice our concern with the consultation process on the stroke centre plans and particularly the journey time for Enfield residents to reach Northwick Park Hospital within the 30 minute target time.

In reply we were told that evidence from the London Ambulance Service suggests they are confident that once they leave the scene, patient journey times would take no longer than 30 minutes, in fact over 70% of ambulance journeys last year took only 17 minutes. There is a high level of audit data that supports this claim as well as new computer software that plans journeys to avoid blackspots.

We urged the NHS Enfield officials to fight for Barnet Hospital or North Middlesex to be upgraded to a major specialist stroke centre as Enfield is known to have more stroke cases than many other boroughs. In reply we were told that Northwick Park was chosen as the preferred option to balance the equality of access across London. If it were to be Barnet there would be a big swathe of West London that would be more than the 30 minutes journey time away, but NHS Enfield does have some worries about the high prevalence of strokes in Western Enfield.

There are currently 11,500 deaths every year from stroke in London and under the new proposals it is hoped that 800 lives will be saved. And access to rapid assessment and treatment at the new centres, we were told, will decrease the levels of disability as a result of stroke. We were also assured the new stroke centres will be fully operational by 2010 and that the NHS will work with local groups, such as the Forum, on the plans which includes appointing a stroke coordinator and looking at rehabilitation services.

Implementing the proposed changes in stroke care could see the end of the "postcode lottery" whereby the standard of treatment depends on where you live and how near it is to an existing centre of specialist care. Meanwhile, assurances are being sought that no existing stroke care centre, such as those treating mini-strokes at Barnet and North Middlesex Hospitals should cease functioning until the new model centres are fully operational.

The JHOSC notes that the new stroke centres are scheduled to cost £23 million a year and questions whether there will be more money available for patient rehabilitation and longer term care once the patient has been discharged from the new hyper-active stroke units which will need 200 extra therapists and nearly 600 specialist stroke nurses.

Councillors Pearce and Giladi reminded NHS London that the need to provide adequate rehabilitation services in Enfield was accepted as a priority some years ago but never acted upon, and with NHS Enfield now forecasting a £16 million deficit for the current financial year they are seeking assurances that the promised funding will be made available.

Meanwhile, the promotion of healthy lifestyles - cut smoking, exercise more, don't eat too much of the wrong food - all of which may contribute to a greater likelihood of a stroke has to be stepped up as well as the campaign to recognise a stroke - and the key word is **FAST**.

Remember this test

Face.....if the face is distorted and can't smile

Arms are limp.....can't be raised

Speech is slurred.....can't understand them

Time to dial 999 and call an ambulance.

A correction you may have missed

The NHS Trust with the largest maternity services funding deficit (£7.7million) is not Barnet and Chase Farm Hospitals, as we reported yesterday, but Barking, Havering and Redbridge University Hospitals NHS Trust. Barnet and Chase Farm, in fact, made an overall £2.6 million surplus in 2007-08. We apologise for the error - The Times, 23 May 2009.

This Newsletter is for general information only and is not intended to be advice to anyone. You are recommended to seek competent professional advice before doing anything based on the contents of this Newsletter.



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Dementia do's and don't's

Keep active, socially, intellectually and physically was the key message delivered to a packed gathering of Forum members at Skinners Court in May, when our speaker Dr James Warner, consultant and honorary senior lecturer in older adults psychiatry at St Charles Hospital, London, had as his theme:

Dementia: the importance of exercising the mind.

By stimulating the brain nerve cells, we can help to keep both mind and body healthy and this, coupled with not smoking, avoiding fatty foods and keeping slim would also help to keep blood pressure and cholesterol under control.

Dr Warner said dementia - an umbrella term for diseases and conditions affecting the brain of which Alzheimer's is the most common - stemmed from a loss of brain cells which led to the brain shrinking. It costs the economy £17 billion each year. The Government recently launched a national dementia strategy which aims to train GPs in earlier recognition of dementia and the setting up of dementia treatment centres - memory clinics - in every area of the country. But the funding was only available for two years.

Stressing the importance of getting regular GP checks, Dr Warner encouraged those of us who like a glass of wine a day to drink in moderation and all the tips he mentioned - such as regularly eating fruit containing antioxidants, oily fish and green vegetables like Brussels sprouts - may help to stave off the onset of dementia, which almost invariably starts slowly.

It was also important to seek medical help as quickly as possible since the earlier dementia could be diagnosed the better. Vascular dementia caused by a deficient blood, oxygen

and nutrients supply to the brain - was the result of gradual furring up of the arteries supplying blood to the brain. This accounted for some 20% of cases of dementia and causes similar impairment to Alzheimer's in memory loss.

There are now four treatments that can help to slow the effects of dementia - but they will not stop and reverse the brain's decline. 12 years ago, said Dr Warner, there were no treatments available and he thought that in the years ahead there would be 10 new medicines that could help to stem the progress of dementia which now affects some 700,000 people in the UK.

This figure is expected to at least double in the next twenty years, although new research from the Institute of Psychiatry at the Maudsley Hospital, London, suggested that every extra year older people worked could delay the onset of dementia by a month or so. Instead of retiring at 65, people working until 70 could get an extra six Alzheimer's free months.

One person in 20 over the age of 65 in the UK has some form of dementia and Dr Warner emphasised that exercising the brain was vital in slowing the damage that so often affects the brain. Challenging ourselves mentally every day by having an active social life, taking part in physical activity and avoiding heavy drinking which, it is said, accounts for up to 10% of all UK dementia cases.

Asked about brain supplement tablets such as Ginko Biloba, Dr Warner suggested that while there is no firm evidence that it prevents dementia, it may help to boost the blood supply to the brain - and as a side effect it may even boost sexual performance! But that was another subject for another day.

New GP walk-in centre opens

Enfield's first GP walk-in centre opened on 1 July 2009 at Evergreen Primary Care Centre, Smythe Close, Edmonton. (opposite the new Asda). You can now walk into the centre between the hours of 8am – 8pm, 7 days a week, 365 days a year to see a GP or a nurse - a ground-breaking service that we hope will be the first of many primary care improvements.

The treatment of the following illnesses and injuries will be provided to registered and non registered patients without the need for an appointment.

- * Minor head injuries with no loss of consciousness
- * Muscle, bone and joint injuries – sprains, strains and soft tissue injury
- * Eye care, including removal of simple foreign bodies
- * Urgent initial treatment where indicated
- * Stomach ache, sickness, vomiting and diarrhoea
- * Cough, colds and flu like symptoms
- * Wounds – superficial cuts / lacerations, bruises, bites and minor burns
- * Skin complaints including rashes and minor allergic reactions

- * High temperature and minor infections such as sore throats, ear aches and urinary infections

The walk-in service will also offer lifestyle/health promotion advice and health screening when required. **Since you don't have to be a registered patient at Evergreen to get medical attention, this is a most welcome primary care innovation.**

Out of hours - The out of hours service (Barndoc) is still available to provide urgent advice and medical assistance when your GP service or this walk-in centre is closed.

If you have a medical problem that cannot wait until your GP surgery is open you can ring: Barndoc out of hours primary care service 0845 389 0945.

Dr Mo. Abedi, an NHS Enfield clinical director and a practising local GP, will be speaking about the Evergreen health centre and its role in raising health standards in the area at a Forum meeting on **Thursday 6 August at Forest Health Centre, Forest Road, Edmonton at 10.30am.**

Note the date, time and place and come with your questions and ideas.

.....From the Chair's chair.....



As your new Chair, I thought members should have some idea about who I am, where I came from and what I have done with my life so far. So, here is a potted autobiography.

I was born in Wood Green but my family moved to Palmers Green just before the outbreak of war. During the war my late brother Don and I were evacuees and spent an interesting time being shunted around England. After the war, like so many youngsters of my age, I sat the old 11+ and got into Latymer. Leaving school I worked in Public Relations and Advertising got married and emigrated to Australia with my son. There I was elected as the first woman ever and a "pommie sheila" at that to Melton (Victoria) Council – where I was also Chair of the Melton Sewerage Authority and eventually Shire President (or Chair) of the Council, and Trustee of the Melton & District Senior Citizens Club. Following my divorce I returned to England with my children, Gavin and Jenny. I now have three grandchildren.

Back in the UK at a time of difficult employment and being the wrong side of 40, I eventually found work with the old ILEA as a librarian in an inner London School having qualified as a teacher Librarian in Australia. After working in various education institutions, I retired and wondered what I was going to do with my time. I became politically active and was elected to Enfield Council in 1998 representing Southbury Ward. During my time on Council, I was Chair of the Older People's Scrutiny Panel and Enfield's Domestic Violence Forum; Trustee of Victim Support and the Edmonton United Charities. After nearly six years I am soon to retire from the Fostering Panel – a job I love and

Stepping down - but not out!



Lest anyone thinks that Monty Meth's decision to relinquish the Forum's chairmanship after his nine year stint means he'll no longer be defending the interests of Enfield's older people, we can assure you there's plenty of fight left in him.

"We've had some successes in building a truly impressive organisation - probably the largest and most successful Forum in Greater London - but there's still a great deal more to do", says Monty. *'The current campaign to improve our pavements, ensuring the NHS plan to improve primary care is implemented, winning back some of the lost lifelong learning opportunities are just some of the battles that still need to be fought and won',* he says.

Asked what most disappointed him, Monty said it was the lack of unified campaigning among the 400 Forums up and down the country. *"We all go our own way, whereas if we all agreed to put our weight behind the campaign to end the 25p Age Addition paid to pensioners at 80. for example, I'm sure we'd have much greater impact.*

"But here in London we have the Greater London Forum, the Greater London Pensioners Association, The London Older People's Strategy Group, the National Pensioners' Convention all doing their own thing and then not so long ago we had the British Pensioners & Trade Union Action Association on their own calling "a day of direct action" on April 1.

"Until we learn to drop our differences and act together I fear the pensioners movement will not get the attention it deserves.

will miss. I am also Resident Member on the Safeguarding Adults Board and Older People's Project Board. Just to fill in the other gaps I am a Governor for two local primary schools and now your Chair!

In my spare time, I love to be with my family, I read, watch Sci-Fi films with a passion – I am a Trekkie – have an abiding love of music – classical, opera; DIY, walking, gardening – growing my own veggies and, more recently, playing lawn bowls – as a member of Enfield Bowls Club which I joined after an invitation to the Forum for a "taster day". As you can see, I keep myself busy.

My vision for the Forum? Under Monty Meth's inspirational leadership the Forum has gone from strength to strength. We now need to think about the size of the Forum and what needs to be done if we continue to grow at the current pace. With 3,000 plus members it is no longer a simple organisation and its very size engenders a necessity for a firm structure. It is also important for the future of the Forum that we seek out all avenues of funding to sustain it

The Social side of the Forum is now a very strong contributor to the objectives of the forum. However, we need to keep in full view those areas of our community where older people are disproportionately disadvantaged: we must continue to campaign to put these right.

Your support and your active involvement as members is of great importance. To paraphrase John F. Kennedy, "Ask not what the Forum can do for you but what you can do for the Forum".

Irene Richards

And one of the secrets of the Forum's success is being able to present itself as the most representative group of older people in Enfield, working in partnership with anyone and everyone across our many communities.

"We now have some 50 organisations affiliated to the Over 50s Forum and I'd like to see all of us meeting once or twice a year as a "Seniors Parliament" where we discuss with the local council and the statutory bodies such as NHS Enfield and the police, how together we can progress the aim of making life better for older people in Enfield.

"I am concerned at the lack of urgency and ideas in meeting the twin challenges of increased life expectancy here at home and the growth of China and India as world economic powers, leaving Britain less able to create the jobs which in turn will be needed to provide the wealth to sustain an ageing population.

"Over the next 40 years, the number of people aged 80 and over will increase from 2.7 million today to 6.2 million. That single fact alone should tell us that mammoth financial implications will have to be faced by our children and grandchildren in health and care costs - and if it coincides with a shift in economic power then life as we know it today will not be the same.

"I'm not by nature a pessimist, but rather than leaving it to the next generation, I would like to see our politicians, national and local, show some sign that they understand the new and wonderful longevity phenomenon - and have some ideas and are taking some steps to tackle it. That's enough for me to be going on with!", says Monty.

.....Out & About.....

Monday 13 July: Curry evening at the **Taste of Raj**, Aldermans Hill, Palmers Green. Details **Roy Barrows**.

Thursday 16 July: Forum poetry group meets at Oakwood Library 10.30am - 12 noon. **Theme: summer holidays** led by **Judy Klimt**

Saturday 15 August: Trip to Althorp. Check with **Olivia** for cancellations.

Thursday 20 August: Forum poetry group meets at Oakwood Library 10.30am - 12 noon.

Thursday 10–Monday 14 September: The Forum's five day trip to Holland in conjunction with Travelsphere. Check with **Olivia** for cancellations.

Saturday 19 September: Open Day at Enfield Magistrates Court from 10am-4pm. Lordship Lane Tottenham, just opposite Bruce Castle Park. 10.00 a.m. till 4.00.p.m. everyone welcome.

Tuesday 20 October & Thursday 22 October 7:45pm. Theatre Outing to see Enfield Light Operatic & Dramatic Society's production of Gilbert & Sullivan's Comic Fairy Opera Iolanthe at Wyllyotts Theatre, Potters Bar. The Forum has been able to secure block bookings for the above production for the preview night 20 Oct and 22 Oct. Special group prices for the Over 50's Forum are £7.25 and £9.25. Details and tickets from **Wendy Bundle** quoting ref. OFF.

Friday 4-7 December: Christmas markets trip to Bonn in conjunction with Crusader Holidays. Cost £299pp. Check with **Olivia** for few remaining places and details.

Friday 26-29 March 2010: The Forum has teamed up again with Crusader Holidays to plan a special trip to Paris next spring. Come with us to capture the magic, excitement and fun, along with world class sightseeing and dining opportunities, mixed with the history and romance that only Paris can offer. This is a coach trip from Enfield, crossing to France by ferry. Cost: £305pp. Full details from **Olivia** and from the **Forum office**.

Please note: If you have to cancel your place on a Forum social activity/trip, every attempt will be made by the organiser to fill your place, but if this is not possible, you may lose your booking fee.

Details of all Forum events and meetings can also be found on the Forum's web site www.enfieldover50sforum.org.uk and information on other events in and around the Borough are circulated via the Forum's eNews - which goes out once or twice a month to those who have an email address.

Contacts details:

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Olivia Goodfellow: 8447 8841 email: olivia.g@virgin.net

Leisure centres make a big splash

More than 1,700 people aged 60 and over are now taking advantage of the Government's free swim scheme at Enfield's five leisure centres in a bid to make the country more active in the run-up to the 2012 Olympics. Latest figures we have show there are 761 seniors swimming at Southgate pool; 385 at Southbury; 296 at Albany; 244 at Edmonton and 38 at Arnos.

The Forum clearly has a job to do to get more of the pools to match the Southgate response and at the same time prepare the ground for the free swim scheme probably ending in April 2011 when the need to encourage people to get fit will be just as great as it is now.

Enfield Leisure Centres continues to provide excellent value services for the whole community and Forum members are reminded that they offer an excellent value membership at a special rate to us. You can pay a monthly £30 fee or an annual £300 fee to use a wide range of activities including swimming, fitness gym, fitness classes such as yoga and pilates, sauna & steam rooms, racket sports, preferential booking and the ever popular Over 50s activity days held at three of its leisure centres, Southbury, Southgate and Edmonton.

As an alternative to the all-inclusive membership you can go down the Energy Card route providing a 50% discount of a range of activities on a casual basis. For full details of the wide range of activities and memberships drop into your local leisure centre, or phone the membership enquiry line 020 8245 5191 or visit ELCs website (www.enfieldleisurecentres.co.uk).

The Forum believes that our leisure centres are a vital community asset to be valued and preserved and we continually strive with their management to maintain and improve standards of service. So we are delighted to hear that following five weeks of extensive assessments within its facilities they have been awarded six Quest registrations.

Quest is the UK quality management scheme for sport and leisure management launched in 1996 and recognises standards of management within leisure facilities. It is recognised by the Audit Commission as being a critical tool to demonstrate quality assurance and throughout the UK, local authorities, trusts and management contractors use Quest to improve their management and services to their customers. It continues to be supported by Sport England.

Each leisure centre in Enfield which includes Arnos Pool, Aspire Sport & Fitness Centre, Albany Leisure Centre, Edmonton Leisure Centre, Southbury Leisure Centre and Southgate Leisure Centre was assessed over two days against 172 key best practice principles.

The centres all passed the Quest assessment achieving scores ranging from 62% to 72% and an average across the centres in the Commended Category which is an excellent achievement for their first time of assessment. The Quest management scheme is one of continuous improvement, so Quest does not stop here but will continue to be assessed over coming years.

Steve Goddard, ELC operations manager said: **"The Quest quality management scheme not only recognises that all our centres are performing and developing against best practice standards, but it acknowledges that all staff involved in the running of the centres are working hard to ensure the very best services for the local community.**

"This has been achieved during extremely difficult times for the leisure trust and against a background of tough national economic times for the country"

see www.enfieldleisurecentres.co.uk