

Pensions: Government moves the goalposts

Linking the basic state retirement pension to a lower inflation measure next year is estimated to save the government about £250 million – equal to a loss of nearly £21 by each of the nearly 12 million pensioners.

This has arisen because the government without any warning or consultation has switched the inflation calculator from the retail prices index (RPI) to the lower consumer prices index (CPI). The inflation increase calculated for the year to September 2011 was 5.2% for CPI and 5.6% for RPI – the highest inflation of any major Western economy – and it is the CPI figure that will be used to calculate most state benefits.

The RPI September increase was the biggest for 20 years and reflected the soaring price of essentials such as food, heating and lighting. It means the cost of living is rising well ahead of wage increases averaging 2.5%, thus squeezing living standards even harder.

The state retirement pension for an individual is currently £102.15 a week. If it is linked to the September CPI figure it will go up by £5.30 next April to £107.45 against £5.85 had the RPI figure been used. The difference does not look great, but cumulatively it adds up to a tidy sum – and this loss lasts for as long as your pension is paid.

The biggest change to the pensions and benefits system so far implemented by the coalition government has been through the switch in linking increases to the lower consumer prices index, rather than the retail prices index.

“This apparently small technical change will have big long-term effects,” says Paul Johnson, director of the Institute for Fiscal Studies. This decision to move the pension goalposts has been challenged in the courts through a judicial review hearing at the end of October, the result of which was not known before our Newsletter was printed.

The second moving of the goalposts could come if the strong hints reported in the press that different criteria from the link with the September inflation figure should be used to calculate the 2012 increase in benefits.

The Daily Telegraph reported on 19 October that: **“Downing Street refused to rule out using an average of inflation over the past six months to set benefits... the final decision is something that happens in the autumn,”** a spokesman said..

Under the headline: **“Setting benefits by inflation is unfair,”** the Telegraph estimated it will cost up to £2 billion in extra

benefit costs next year if what the paper insultingly calls “state handouts” rise in line with inflation. That could mean benefits rising by triple the average wage increase

It reported that senior MPs as saying this would be unfair and that a lower rate of inflation should be used to calculate next year’s benefits rise. The Telegraph quoted Mr James Wharton, a conservative MP on the Commons public accounts committee, as saying: **“the CPI figures were distorted and calling on the coalition to find a new measure of inflation for updating benefits.**

“We need to find a measure that takes into account not just a snapshot of inflation for one month, which may be artificially high, but reflects the prices that people are actually paying.”

Festive & seasonal greetings to all Forum members, their families and friends. We wish you all a merry Christmas and a happy, healthy and fruitful 2012.

But then contradicting this line of thinking, a Telegraph editorial said that for older people, particularly those on fixed incomes or reliant on savings income, the figures are disastrous. **“Rarely has prudence been more severely punished.”**

The Times reported that any change in using the Sep-

tember inflation rise to calculate pensions and benefits increases **“would risk a damaging battle with pensioners.”** It quoted Ros Altmann of the over 50s group Saga as saying that abandoning the September yardstick would be **“short-termist and dangerous.”**

David Smith, chair of the National Pensioners Convention (NPC) in Devon, said in a letter published by The Times that a single pensioner’s weekly guaranteed minimum income is £137.35, but the official poverty level is £178 a week and 83% of pensioner households receive the majority of their income from state pensions or benefits.

The NPC’s three main policy points are:

- * **Raising the state pension for everyone above the official poverty level of around £178 a week (60% of median population income before housing costs)**
- * **Introducing good quality care through a national care service, funded through general taxation**
- * **Helping pensioners combat fuel poverty by paying a winter fuel allowance of £500 to all pensioner households**

Fuel poverty grants advice at Dugdale

Faced with higher energy bills and estimates that 2,700 people will die this winter because they cannot afford to heat their homes, the Forum has arranged two special advice sessions at the Dugdale Centre.

On Monday 21 and 28 November there will be a specialist fuel poverty adviser present from 10am to 12 noon able to discuss what grants are available to improve energy efficiency and who is entitled to them.

Under a new programme called Re:New, funded by the Mayor of London and managed by individual boroughs, an area within each borough is being targeted where every home will be offered a free home energy audit, simple energy efficiency measures and advice on lifestyle changes. Further measures, such as loft or cavity wall insulation, will also be offered where appropriate, either for free or at a subsidised cost.

In Enfield the targeted wards will be Haselbury, Lower Edmonton and Upper Edmonton and will include every home in that area. You can find out if your home is in the current Re-New phase by looking at www.london.gov.uk/renew <http://www.london.gov.uk/renew> and clicking on the 'Get involved' link at the bottom of the page.

If your home is not in this phase, you can still visit the Energy Saving Trust at www.energysavingtrust.org.uk <http://www.energysavingtrust.org.uk> or contact them on 0800 512 012 for advice on what you can do yourself.

Decent Homes

Also on 21 and 28 November anyone on any benefit can get advice about the Decent Homes Grants for vulnerable people who without financial help would be living in conditions that are less than the

Governments 'Decent Home' standards. Primarily, the purpose of these grants is to help ensure that vulnerable households can live in a property that is suitable for their needs and free from serious disrepair. The grant is also intended to help towards improving energy efficiency and therefore reduce carbon emissions in the borough.

The grants will cover: replacing defective boilers, repairs / updating heating, loft insulation / draft proofing, replacing rotten / defective windows, defective roof covering causing damp to penetrate, rising / penetrating damp. The "Decent Homes" Grant is for any homeowner in the borough who is on any benefit.

The special fuel advice sessions are in addition to our regular advisers that include:

A fully-trained retired Inspector of Taxes; a Citizens Advice Bureau and an LBE officer who can help with council tax and housing benefit queries. Enfield Council's jobs broker has joined the advice team and can guide you on where to look for jobs and help with your CV etc.

The Forum's advice surgery is also offering:

- * **free 15-minute legal advice by solicitors Stennett and Stennett**
- * **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 Over 50s Forum office for further details 020 8807 2076



The Forum at the heart of Government - when 25 members were recently given a tour of Number 10 Downing Street

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

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. Current Forum members living outside the borough can still renew their Fusion memberships when due.

Forum leads call for spitting ban

The Over 50s Forum is taking the lead in petitioning Enfield Council to expand its anti-litter campaign, by introducing a ban on spitting in public places, with powers to impose a maximum £80 fine on those found guilty of defacing our streets.

To get this campaign off the ground we need at least 2,750 people to sign our petition. It can then go to a full council meeting for endorsement. But it may need Home Office approval for the introduction of a by-law giving the council powers to enforce the ban and impose fines.

Within hours of launching the petition, 100 people attending Southgate Leisure Centre had signed and one of our affiliates, the Enfield Asian Welfare Association, offered their support to collect signatures. This is the link to an e-petition on the council's website <http://governance.enfield.gov.uk/mgEPetitionDisplay.aspx?ID=32&RPID=18305683> which clocked up over 200 signatures within days.

Some of them added comments which varied from the simple: "Please can you add my name to the petition against spitting," to "I feel very strongly about spitting having experienced this first hand, it is a disgusting unhealthy habit. The sooner new regulations can be brought in the better."

The Forum will be seeking support for the anti-spitting ban from the All-Faiths Forum meeting early this month, businesses in shopping centres, schools and GP surgeries.

The anti-spitting campaign is seen by the Forum as a natural extension of its successful drive to get the council to spend more

money on repairing defective pavements, so that everyone can walk without tripping and falling – and avoiding disgusting spit and gum.

Many of us remember in our youth seeing signs: "do not spit" or "spitting prohibited" at a time when tuberculosis was more prevalent and people could smoke on the top of buses and cough, splutter and spit.

While it is theoretically possible for spit to be the cause of contracting TB, it is now regarded as being more of a nuisance than a public health hazard. The spit would first have to contain the TB germ, dry out and blow into the air and be then be inhaled by someone, while the germ was still fresh.

Nevertheless, according to the Canadian Centre for Occupational Health and Safety, an important source of respiratory disease like TB spread is spittle. It says the bacteria in saliva can survive in the street and when mixed with dirt they begin spreading through the air waiting for someone to infect.

"Diseases transmitted this way spread very quickly. This is the main reason why spitting is considered an ultimate despicable act," say the Canadian health experts.

Nearly 40% of all new TB cases are reported to be in London – there were 3,476 cases in 2009 and 3,416 in 2008.

To help support the petition, please call the Forum office 020 8807 2076

Always look on the bright side.....

Carry on doctor (updated)

At the beginning of my shift I placed a stethoscope on an elderly and slightly deaf female patient's anterior chest wall.

'Big breaths,' . . . I instructed.

'Yes, they used to be,' replied the patient.

While acquainting myself with a new elderly patient, I asked, 'How long have you been bedridden?'

After a look of complete confusion she answered . . .

'Why, not for about twenty years - when my husband was alive.'

A nurse was on duty in the A&E when a young woman with purple hair styled into a punk rocker Mohawk, sporting a variety of tattoos, and wearing strange clothing, entered . . .

It was quickly determined that the patient had acute appendicitis, so she was scheduled for immediate surgery. When she was completely disrobed on the operating table, the staff noticed that her pubic hair had been dyed green and above it there was a tattoo that read . . . **'Keep off the grass.'**

Once the surgery was completed, the surgeon wrote a short note on the patient's dressing, which said **'Sorry . . . Had to mow the lawn.'**

A woman and a baby were in the examining room, waiting for the doctor to come in for the baby's first exam. The doctor arrived, and examined the baby, checked his weight, and being a little concerned, asked if the baby was breast-fed or bottle-fed.

'Breast-fed,' she replied. **'Well, strip down to your waist,' the doctor ordered.'**

She did. He pinched her nipples, pressed, kneaded, and rubbed both breasts for a while in a very professional and detailed examination.

Motioning to her to get dressed, the doctor said, 'No wonder this baby is underweight. You don't have any milk. 'I know,' she said, 'I'm his Grandma, But I'm glad I came.'

Don't be cheeky

My wife was standing nude, looking in the bedroom mirror. She was not happy with what she saw and said to me, **"I feel horrible; I look old, fat and ugly. I really need you to pay me a compliment."** I replied, **"Your eyesight's damn near perfect."**

And then the fight started

Wrong question

A little old man shuffled slowly into an ice cream parlour and pulled himself slowly, painfully, up onto a stool. After catching his breath, he ordered a banana split.

The waitress asked kindly, **'Crushed nuts?'**

'No,' he replied, **'Arthritis.'**

Women who know their place

In Kabul, Afghanistan, several years before the current conflict, people noted that women customarily walked five paces behind their husbands.

Returning recently to Kabul we noticed that women still walk behind their husbands. Despite the overthrow of the oppressive Taliban regime, the women now seem happy to maintain the old custom.

Approaching one of the Afghani women we asked, 'Why do you now seem happy with an old custom that you once tried so desperately to change?' The woman looked us straight in the eyes, and without hesitation said, "Land mines."

Moral of the story is (no matter what language you speak or where you go): **Behind every man there's a smarter woman!**

Poets corner

The following meeting will take place at the Enfield Town Library, Church Street between 10.30am and 12 noon: **17 November** Ruth Hanchett leads on Getting Older. There will be no meeting in December.

David Oliver

Euro-wide healthcare standard needed

Towns in France and Germany twinned with Enfield are 10–20 years ahead of the UK in their early diagnosis and management of dementia.

They have more **“memory clinics”** to aid early diagnosis, greater access to day care centres open five days a week – and there’s better long-term care for dementia sufferers who can no longer be cared for at home. **With an estimated 20 million dementia patients in Europe by 2050, there is an urgent need for a common standard and strategy to deal with the illness.**

This was one of the key conclusions to emerge from a two-day conference held in late September at Strasbourg University, attended by a 15-strong delegation from our Enfield Over 50s Forum and representatives of older people in Courbevoie (France) and Gladbeck (Germany) – the towns twinned with Enfield.



Older peoples’ groups from Gladbeck, Courbevoie and Enfield at the Strasbourg Parliament with MEP Claude Moraes

“We identified the common themes that affect older people across Europe. Obviously healthcare, but also issues such as leading an active life, learning new skills and recognition that older people can make a valuable contribution in their communities,” said Forum secretary Tony Watts.

“Dementia was high on our agenda because the number of people in whom it is undiagnosed is likely to almost double to more than half a million in the next ten years, according to the Alzheimers Society. That is why we want to see improved earlier detection by GPs”, he added.

By the year 2025 one million UK citizens could be dementia patients so recently announced plans for a new £5.5 million nursing home in Enfield for dementia sufferers has not come too soon. Work has begun on dismantling the disused Elizabeth House which will reopen as a 70-room home for patients.

Enfield will be hosting another twinning towns conference of older people in early March 2012 as part of the European Year of Active Ageing.

Random round-up

Are we missing out?

A Hampshire council is to hold a workshop to teach people aged over 60 about “sex in later years” A Portsmouth council spokesman explained: “Frank, fun and factual, Generation Sex is an informal interactive session designed to inform older residents about the truth of sex in later years.” Proof of age will be required. – **Sunday Times 18 September 2011.**

We’ve now heard that the first sex class lesson was cancelled since only four people turned up. Muriel Deacon, 84, president of the Portsmouth Pensioners Association, said: “If you don’t know what you are doing in the bedroom by the time you’re 60 there is no hope.” – **The Times October 13 2011**

Euro health card

Are you one of the six million holders of the European Health Insurance Cards (EHIC) due to expire this year – the cards that is! The cards offer free or reduced cost medical treatment in the EU and some other European countries, The cards are valid for five years so anyone who applied for one when they were first issued will need to renew them.

The card is free and is available through the NHS website. It is not a substitute for travel insurance and people are being warned to avoid dodgy offers of an “express service” to provide EHICs at a fee. Any queries call the NHS Overseas Health Care Team 0191 218 1999.

Discrimination

Two-thirds of the 140,000 public sector jobs that have disappeared were held by women. Unemployment among women has risen to its highest level since Margaret Thatcher was in power. Redundancies have gone up by 72% in the past few months compared with 21% among men. Do you see how this might make women feel ever so slightly discriminated against?” – **Carol Midgley, The Times 4 October 2011.**

Make a claim

Up to £5 billion in pension credit, housing and council tax benefits lies unclaimed by older people each year. Make sure you claim what you are owed and is rightfully yours. Call Age UK on 0800 169 6565 for advice.

The things they say

Recalling the time when he spent a week living the life of a single mother on Merseyside for a television documentary, Michael Portillo, former MP for Enfield Southgate, said: **“I had to feed four children on £80 a week. That’s less than I spend on a haircut.”- The Times 12 October 2011**

The riots.....demonstrate the desirability of our merchandise” – **Peter Cowgill, chairman of J D Sports which lost over £700,000 of stock...**

“ It is not just a question of gaps in policy: In places it is inconsistent, even incoherent” – **Andrew Tyrie, Conservative MP and chairman of the Treasury Select Committee,** on the coalition’s growth strategy.

“We are now officially at the bottom of the pile” – **Ann Robinson, director of uSwitch.com** thinks the UK has the lowest quality of living in Europe because of high prices, low holiday entitlement and later retirement.

“He’s 20 years old and doesn’t know the culture of the country” – **Sir Alex Ferguson,** on his £70,000 a week goalkeeper reportedly caught on CCTV helping himself to a £1.19 Krispy Kreme doughnut in Tesco.

Reading is to the mind what exercise is to the body” – **Sir Richard Steele, Irish born essayist.**

Pressure mounts for new Minister for Older People

More than 95,000 people have now signed the Grey Pride petition calling on the government to appoint a Minister for Older People. Many MPs, including Edmondson's Andy Love, have signed an Early Day Motion expressing their support for the campaign.

Forum members and our affiliates are being urged to sign the petition so that the 100,000 support figure is reached which could trigger a debate in Parliament.

At a meeting in the European Parliament at Strasbourg with London Euro MPs Jean Lambert and Claude Moraes, a strong Enfield Over 50s Forum delegation sought assurances that next year's nomination of 2012 as the EU Year of Active Ageing will not be a cosmetic exercise.

They urged the European Parliament to ask all Member States to appoint a Minister for Older People to deal with the worldwide rise in life expectancy and that the EU should convene a Ministerial conference in 2012 to include local authority appointed older people's champions.

The idea will be taken forward at the European Parliament through a Written Declaration, which is a stronger version of a Commons early day motion, asking that every member state appoints a senior citizen minister to recognise and champion the rights of older people.

The Office for National Statistics predicts that by 2050 one Briton in four will be aged 65 or over and even with the forthcoming increases in the retirement age starting to take effect, nearly 20 million of us will be pensioners by that time - yet we have no dedicated Minister for Older People.

Theresa May MP is in the Cabinet as the Home Secretary and is also Minister for Women; Sarah Teather MP is Minister of State for Children and Families. Both Wales and Northern Ireland have appointed an older People's Commissioner, but as it stands, older people's issues in England are scattered through various Government departments.

Older people are fast becoming one of the largest groups in the United Kingdom: the country now has a greater number of people aged 60 and over than it does people aged 16 and under. The 2.7 million over-80s are the fastest growing age group in the country, accounting for 5% of the population. Despite making up 40% of the electorate, no minister in the coalition government has responsibility for the well-being of older people.

What is sorely lacking is a centralised ministerial portfolio that prioritises the needs of older people and ensures that their views and interests receive attention. Many governments around the world, including those of Ireland and Canada, currently have a dedicated Minister for older people, and it is high time the UK followed suit.

The official Opposition in Parliament has recently appointed Liz Kendall MP as the Shadow Minister for Care and Older People

Protecting adults at risk

We hear a lot about the abuse that children suffer. There have been high profile cases practically on our doorstep. But, there is much less heard about the equally pernicious and highly prevalent abuse of adults at risk.

On September 8 I attended the launch of the Pan London Safeguarding Adults Policy: **Protecting Adults at Risk: London multi-agency policy and procedures**. This event was attended by over 100 people, representing organisations all over Greater London which are working together to safeguard adults at risk.

These included the local authority, Metropolitan Police Service, NHS, London Fire Brigade, Care Quality Commission, Enfield Homes, and London Ambulance Service. Enfield has been in the vanguard of policy making in this sensitive issue and I was privileged to be part of drawing up Enfield's Safeguarding Strategy which was published in July 2009, building on the earlier **No secrets government guidance (DH, 2000)**.

An **"adult at risk"** (over the age of 18) means someone who needs community care services because of mental or other disability, age or illness and is, or maybe, unable, to take care of themselves against significant harm or exploitation. The term replaces that of **"vulnerable adult"**.

There are variable factors that may increase or decrease the risk of abuse. Personal characteristics such as not having mental capacity, low self-esteem, experience of childhood abuse; or being cared for in a setting that promotes dependence, isolation, discrimination, or being the focus of anti-social behaviour – all of these may increase the risk of abuse.

However, having a positive view, good family relationships, self-confidence and high self-esteem, being independent, controlling one's own care, and being able to communicate, for example, greatly decreases the risk.

What are the abuses that the adult at risk can be subjected to?

Physical, Sexual, Psychological/emotional, Financial and material, Neglect and acts of omission, Discrimination, Institutional.

All of these fulfil the term of **"abuse"** as being a violation of an individual's human and civil rights, by any other person or persons

which results in significant harm. (DH, 2000) Much abusive behaviour may constitute a criminal offence.

All suspected abuse must be investigated. There is a series of actions that have to be taken should an abuse be reported or suspected: all organisations involved have similar procedures. All actions taken are to ensure the safety of the adult at risk – this is paramount.

However, the adult at risk has rights in taking decisions about their personal safety by, for example, not wishing to have action taken against the abuser and maintaining contact. In such cases practitioners have a duty to share information with relevant professionals to prevent harm to others.

Safeguarding procedures can be extended into the areas of hate crime, domestic violence, forced marriage, honour based violence and human trafficking, where these activities involve adults at risk.

Protecting adults at risk procedures aim to make sure that:

- the needs and interests of adults at risk are always respected and upheld
- their human rights are respected and upheld
- a proportionate, timely, professional and ethical response is made to any adult at risk who may be experiencing abuse
- all decisions are taken in line with the Mental Capacity Act 2005

The procedures also aim to make sure that each adult at risk maintains: choice and control, safety, health, quality of life, dignity and respect.

This is only a brief outline to give you some idea of what is involved in helping to protect adults at risk. I believe that it is incumbent on each and every citizen to know about these issues, to keep alert and aware so that we can take our part in helping to detect or prevent the abuse happening. **The Enfield Adult Abuse Line is 020 8379 5212** – make a note of it – you never know when you might need to use it.

Irene Richards

Member, Enfield Safeguarding Adults Board

Polly's patter

Thanks for supporting us!

It was an Indian summer's day on Saturday 24 September and it took only two and a half hours to collect 310 signatures supporting the petition against the planned cut in the winter fuel allowance. People passing by showed real interest and there were voices of dissent and dissatisfaction with planned government cuts in areas that affect older people – including the provision of medical services.

So together with the 480 signatures collected at the council's Autumn Show – many of them by Helen Ball – we sent off nearly 1,000 signatures to the National Pensioners Convention in supporting the lobby of Parliament at the end of October.

Many people signing the petition mentioned their worries with the cuts at Chase Farm, their confusion over the new government bill for health, and a couple thought the fuel allowance should be means tested. Most were very encouraging and said they appreciated the work of the Forum. Signed petitions including signatures from our affiliates and members were sent to the National Pensioners Convention in early October. Thank you for your support.

I wish I knew before.....

'I wish I knew before about the **Monday morning advice and information sessions at the Dugdale Centre** said a satisfied caller last week. She was recently made redundant and wanted advice on benefits, help with finding another job and advice on tax. Within an hour she had spoken to Lorna, a jobs broker for the over 50s from JobsNet, Maria, a council tax and housing benefits adviser and Jeff, a retired tax inspector. A lady said how relieved she was to have spoken with Robin from the Citizens Advice Bureau who was able to help her with debt enquiries

Another caller commented that even the most difficult enquiry is made easy by the informal, friendly, relaxed surroundings and the easy access to advisers. The Monday morning session is personal and confidential – and you do not have to be a Forum member. If you have a query or would like to pop in for a cup of coffee and a chat we'll be delighted to see you. For more information please read the enclosed leaflet.

Donations to charities:

Proceeds of £70 from our usual raffle at the monthly Civic Centre meeting, together with a whip-round by our delegation returning from the Strasbourg twinning towns conference, is being sent to the families of the four Welsh miners families who lost their lives in the Gleision pit disaster, near Swansea.

As a result of Sue Scott's charity book sale we are also sending £80 to Water Aid operating in Ghana, to secure safe water supplies, sanitation and hygiene projects. A £300 donation is also going to SENSE, the deaf and blind charity being the proceeds from the Roy Barrows organised trip to Faversham and we've also donated £50 to the Palmers Green mosque following the Forum visit by over 50 people organised by Jean Mittins.

First Aid training for Forum members

Following the success and positive comments from people who attended the First Aid training provided by the St. John's Ambulance Service on September 19, we have organised a second date on Thursday 24 November, 10 am - 12 noon at Southgate Beaumont Care Home, 15 Cannon Hill, Southgate, London N14 7DJ.

At the end of the training participants will be able to recognise critical conditions such as strokes and cardiac arrest. This is a practical course and attendees will be expected to demonstrate CPR (cardiopulmonary resuscitation) which involves kneeling. For more information and to book a place please contact the Forum's office on 020 88072076.

Free lunch for older people

Every year, as part of its charitable work, the Forum organises an event for older people who live in Enfield and who may feel lonely or isolated. It is usually a lunch with a twist: last year it was lunch on a canal boat on the river Lea. This year, the Forum is offering two events: a lunch with real magic tricks was held in October and a two course hot lunch with live music for a trip down memory lane is on Wednesday 23 November, 12 noon – 3pm at Millfield restaurant, Silver Street, N18 1PJ. The events are free with no obligation and we can provide transport. If you know a friend, relative or a neighbour who may enjoy an outing please let me know their details and we will invite them.

A yummy Quiz

40 people joined us for the Quiz, tea and scones event on Thursday 6 October at Millfield restaurant. The afternoon was part of the National Older People's Day celebrating the contribution people over 50 make to society. Everyone enjoyed the quiz, scones, cake and tea and there was a free raffle. Many thanks to Des Hegarty, our wonderful Quiz Master, Pat, Roy and all the volunteers for their hard work.

Polly Lawman,

Development Officer

Have you paid too much Tax?

At the beginning of October HM Revenue and Customs announced that they will be issuing tax refunds to six million taxpayers who have paid too much tax in the past, the average amount to be refunded being £400. At the same time the Department also announced that about one million taxpayers will receive a demand for tax that they have underpaid in the past.

In making the announcement, the department stated this will particularly affect pensioners who receive monies in addition to the State Retirement Pension.

What this demonstrates is that there are a substantial number of people who have been paying too much tax without being aware of it. Apart from those who are being informed in the next few months about an underpayment or overpayment, of Income Tax, it is my suspicion that there are many others who have been paying

the wrong amount of tax for years, and unless they realise it and take action themselves, nothing will ever happen. But, free help is at hand, so take advantage of it!

I am a recently retired Tax Inspector who worked for HMRC and its predecessor, the Inland Revenue for nearly 40 years. I am available at the Dugdale Centre every Monday morning from 10am – noon, to give assistance on Income Tax matters, as part of the Forum's advice surgery for "over fifties". Come to see me and I will review your tax for you, but please bring all the relevant papers. I can certainly give you up to 15 minutes free, but if your tax affairs are very involved and need much more time to resolve, I would be happy to arrange a separate appointment in certain circumstances.

Jeff Radin

"Taxman to send refund to Six Million People"
("One Million Will Be Asked To Pay More")

John's Jottings



Nursing it ain't

Few people who have had the misfortune to see an aged loved one taken to hospital with a severe illness will be surprised by the findings of the Care Quality Commission that elderly patients in half of NHS hospitals are not being looked after properly.

The only real surprise to me was that some people in the media claimed to find it shocking. I know I am not alone in having the experience of seeing a mother lying in excrement begging for water whilst nurses stood round drinking tea and chatting.

Florence Nightingale it ain't! But what has gone wrong? Pundits point to a huge problem of attitude; "the elderly don't matter". Research suggests 15,000 pensioners die prematurely each year as a result of late diagnosis and less chance of treatment than younger people.

This supports the view of the Commission that there is an issue of attitude. There is an urgent need for politicians to take a lead in changing the way elderly people are treated. Politicians control the purse strings, so it is obviously possible to increase the reward for quality of care relative to the payment for clinical activity.

The debates surrounding the Lansley reforms provide an opportunity to put greater emphasis on decent treatment for older people. Sadly, this opportunity could be wasted as the proposed devolution of budgets to GPs seems likely to reduce the ability of Government to set priorities.

Our best hope is that Ministers see that the reforms actually increase the need for surveys such as the Care Commission's. Lansley is giving away the right for DoH to micro manage the NHS, but this increases the need for good information. GPs will be primarily motivated by the profit motive but they can hardly refer patients to a cheap hospital if independent reviewers have shown cheap means nasty.

Useless Ofgem!

News that the power companies are making a seemingly enormous profit per customer highlights the need for better regulation. The market for electricity is dominated by half a dozen giant companies which boost profits by bamboozling the customer about how much their fuel might cost.

There are said to be over 400 different tariffs currently available. Regulation of fuel markets is not rocket science. We are not dealing with banking where even bankers often don't seem to know what is going on. (Do you remember the surprise of members of the Baring family when Nick Leason gambled away their bank or that the reason RBS went down was Fred the Shred's insistence on buying a foreign bank that proved to be bankrupt?)

The power companies all sell the same gas and same electricity delivered over common networks. The only way to differentiate the service is price and here there is total obfuscation. Some tariffs have a fixed charge and a constant price per unit consumed some charge a higher rate for the first few units consumed, some have no fixed charge and a single price per unit.

Price may vary by time of day. Some tariffs combine bits from all of the above. For some years campaigners have been urging that companies be required to offer comparable tariffs, for example, a nationwide standard fixed charge and a company chosen unit charge which would not vary with usage.

Ofgem is now looking at this idea but proposes to allow suppliers to have any number of extra tariffs which will guarantee the "standard" tariff will never be the best buy. In short, Ofgem seems intent on calming the campaigners by taking up their cause but doing it in a way that will let the cosy participants in the market continue to confuse customers making them pay more than necessary.

Why should Ofgem be so passive in the face of what appears to be market abuse? Perhaps because some of the power companies subsidise pensioners on Income Support (Guarantee Element of Pension Credit) to the tune of £120 per year and because they have set up a charitable subsidiary which helps the poorest people pay their bills thus minimising disconnections.

This support for the poorest helps keep politicians off Ofgem's back. A possibly more important reason why Ofgem is distinctly inactive is that life at Ofgem is more comfortable if the regulator and regulated get on well. If Ofgem does little or nothing the power companies are happy and Ofgem has an easy life. Ofgem are funded to protect the consumer. It is time they started taking this role seriously.

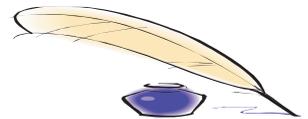
John Ball

Chair



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We're ALL missing out – pensioners to kids

Rising energy, petrol and food costs are putting the squeeze on all families – but older people are being hit hardest. Pensioners are hit hardest by inflation because they spend more of their income on fuel.

“Since the credit crisis began four years ago, pensioners have lost nearly a fifth of their savings’ purchasing power”, says Ros Altmann, director general of Saga.

“This amounts to slow motion bank robbery, with millions of savers the victims. But the Bank of England is keeping its base interest rate at 0.5%”, says Ian Cowie, Daily Telegraph head of personal finance.

A recent ASDA Income Tracker found that **family spending power had fallen by £14 a week in the year to August 2011 – the biggest decline since records began in January 2007. The squeeze left the average British family with £162 of weekly disposable income – 7.9% less than last year.**

At the same time research from the Pru found that **a third of working adults were no longer able to pay into a pension fund because either they were out of work or couldn’t afford the outlay.**

With rising charges for gas and electricity, rail fares, petrol, car insurance all hitting the family purse, the pundits are now forecasting the biggest drop in living standards since the 1870s.

Children hit too

Almost a quarter of all children will live in deprived households by 2020. Some 3.3 million youngsters will live in relative poverty and 3.1 million in absolute poverty, says the highly respected Institute for Fiscal Studies (IFS).

Today, 2.5 million children live in relative poverty – that is in households where income is less than 60% of the average wage – and 2.5 million are in absolute poverty. Paul Johnson, IFS director says that far from the dramatic reduction forecast by the government, the likely outcome is that child poverty in 2020 will be higher than now.

“Over the next couple of years we can expect, unusually, a sharp increase in the numbers living below the so-called absolute poverty line. That’s because, after adjusting for inflation, incomes generally are falling. Between 2009/10 and 2012/13 we expect real household incomes to fall by 7% - a drop unheard of since the dark days of the 1970s.

“Earnings are rising at a slower rate than prices. Tax rises and benefit cuts also take their toll. This drop in incomes, and consequent rise in poverty, is the delayed effect of the recession,” says Paul Johnson.

And in Enfield

Over one in three of our children are living in families in poverty which represents an unacceptable blight on the life chances of many of our low income fellow-residents. Most of these families are living in tightly defined geographical areas in the east of the borough.

This situation may even get worse without action as planned government changes in the welfare system are implemented. However, there is a significant body of research which indicates that there is an ‘exceptional opportunity’ to make a difference through early intervention for our most disadvantaged children with a concentration on the Early Years Foundation Stage.

Enfield Council, showing an ongoing and cross-party commitment, has already made significant strides in dealing with the issues around child and family poverty and it is determined to continue this activity, reflected in the relevant corporate and departmental strategies and plans, particularly around income maximisation, worklessness and raising achievement.

To assess progress, Enfield Council is developing local measurement tools for child poverty including local Life Chances Indicators which aims to:

- * focus efforts on what works - proven intervention with real impact
- * ensure a shared understanding of the main causes of poverty and its consequences for children, families and the borough, as well as a true understanding of the exceptional opportunities to make a difference.
- * recognise that child poverty is characterised by poverty of family circumstances and reduced life chances;
- * recognise that child poverty is everybody’s business. All service providers - statutory and voluntary - must contribute to reducing poverty and supporting those families most affected.
- * understand what works, reduce duplication and where possible streamline and prioritise delivery.

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Age UK & The Times

Andrew Ellson, personal finance editor of The Times, has written two articles alleging that Age UK is promoting an energy supply tariff through E.ON that is, on average, £309 a year dearer than the cheapest tariff available from other suppliers. The Times also claims that for certain consumption levels, Scottish Power has a tariff that is £435 less than the Age UK offer. **These cheaper deals, it must be emphasised, are only available to people with internet access.**

Mr Ellson suggested that people should visit www.theenergyshop.com and a reader that did so found that their projected energy bill for the next 12 months fell from £1,749 with E.ON/Age UK to £1424 with Scottish Power.

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.

News from the Met.

With autumn and winter now upon us, Enfield Police are reminding residents to “lock before you leave”.

Not all burglars break into homes - some will simply walk in through an unlocked door. Last year there were a number of burglaries committed in Enfield as a result of doors being left unlocked.

Detective Superintendent Simon Laurence, Crime and Operations says: “Burglary is a violation of people’s homes, a place where individuals and their families should feel safe and secure. It is important that people in Enfield remain vigilant, to stop a burglar you need to think like one.

“We are entering a period which traditionally sees an increase in criminal activity and although many residential burglaries are as a result of criminals forcing their way into homes, many thefts can be prevented if everyone simply remembers to ‘check and lock before they leave.’”

Simple steps that can be taken:

- * Close and lock all your doors and windows, even if you are only going out for a few minutes.
- * Make sure UPVC doors are properly locked with a key.
- * Make sure the side and/or back gate is locked.
- * Lock your shed or garage and ensure all tools are locked away
- * Make sure that any valuables are out of sight.
- * Leave some lights on if it will be dark before you get home.
- * Don’t leave your car keys or ID documents near doors, windows or your letterbox

While crime prevention is vital, Enfield Police are continuing to proactively target known or suspected burglars and investigate and pursue them to bring them before the courts.

The Safer Neighbourhood Teams have also been going out to communities to offer crime prevention advice, encouraging residents to secure UPVC windows and doors, as some burglaries have been reported where owners pull the handle on closing, but don’t lock with a key.

If you would like further advice on protecting your property then either contact the Police Crime Prevention Officer on 020 8345 1102 or your local Safer Neighbourhood Team. Contact details for your local Safer Neighbourhood Team can be obtained by entering your postcode at: www.met.police.uk/saferneighbourhoods

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.

Down memory lane with Enfield Town

Our Forum is supporting a Heritage Lottery Funding bid by Enfield Town FC for an oral history project focused on the club, and its illustrious predecessor, Enfield FC (the E’s). And we are hoping that Forum members will have plenty to contribute.

The aim of the project is to get community participation in capturing memories of the players, great cup and league games, supporters and also “*behind the scenes*” memories. And not just the men as Enfield Town Ladies FC, formerly Enfield Ladies FC, also has an interesting story to explore.

Students and volunteers will be trained to conduct interviews and gather the information and make it accessible. The London Borough of Enfield is supporting the bid as are: Enfield Race Equality Council, the North London Hospice and Middlesex County FA. Some of the material collected will go into resource boxes to be used by primary schools in the borough

Many members will recall how Enfield FC lost its ground at Southbury Road over 10 years ago and became homeless. The future was suddenly very bleak for a football team that had for many years been at the top of both the amateur and semi-professional football pyramid.

It was a club that had provided pleasure and pride for Enfield residents for many years, a club that touched the lives of many people. It proved impossible for supporters to purchase that club, so they decided to start afresh and with the help of **Supporters Direct** that is what they did.

The next step in the renaissance of the club will see it taking up residence at the Queen Elizabeth II community stadium on the opposite side of Enfield Playing Fields from the old ground. This has only been possible with the help of many people and organisations across the borough. The Town always welcomes new supporters and details of fixtures can be found on its website <http://www.etfc.co.uk>.

Anecdotes sent to the Forum office will be forwarded to the club who will contact the sender.

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NHS changes face widespread criticism

When the senior NHS director of public health, Dr John Middleton, heads a list of 400 specialists who say the health service changes planned in the Health and Social Care Bill will do "irreparable harm to the NHS, to individual patients and to society as a whole," it is surely time for the rest of us to be alarmed.

And when that 400-strong list includes such internationally acclaimed medical experts as Professor Sir Michael Marmot, research professor in epidemiology and public health at University College, who until recently had been supportive of the government's plans, then we are surely right to question what is going on both nationally and locally.

In a devastating critique, the medical and public health specialists say the government's changes to the NHS will put patient safety at risk, waste money and damage trust in the medical profession. They say the changes will usher in:

"A degree of marketisation and commercialisation that will fragment patient care; aggravate risks to individual patient safety; erode medical ethics and trust within the health system; widen health inequalities; waste much money on attempts to regulate and manage competition."

And to make their position absolutely clear, they add that the envisaged changes will also: "Undermine the ability of the health system to respond effectively to communicable disease outbreaks and other public health emergencies." The experts' letter, published by the Daily Telegraph concludes:

"The Government claims that the reforms have the backing of the health professions. They do not. Neither do they have the public's support. The Health and Social Care Bill will erode the NHS's ethical and cooperative foundations and will not deliver efficiency, quality, fairness or choice. We ask the House of Lords to reject passage of the Health and Social Care Bill."

Dr Hamish Meldrum, chairman of the British Medical Association warned in an open letter co-signed by the Royal College of Nurses of an "inappropriate and misguided reliance on market forces to shape services."

Many GPs say they oppose the new legislation but have reluctantly felt compelled to join the new local commissioning boards to fill the gap left by the meltdown of primary care trusts. "We are angry that this is being used by the government to suggest that we support the reforms. On the contrary we believe the Bill is so ill-conceived it should be thrown out," says a letter published in the Daily Telegraph.

According to Dr Clara Gerada, chair of the Royal College of GPs, her members could be compromised by having to decide whether to provide the best treatment or meet financial targets. Giving doctors control of health budgets could diminish the trust between patients and family doctors.

Nationally, we'll be watching the House of Lords - the "last chance saloon" in the hope that it can minimise damage to the NHS as we know it. Hundreds of amendments have been tabled by the peers who promise to study the bill line by line and clause by clause until it receives Royal Assent.

One area of major concern is the fear that under the new legislation the cabinet minister for health will no longer have the "duty to provide a national health service in England."

Instead, it is suggested the Minister will "**mandate**" a commissioning board to run the NHS and they will hand the cash to GPs to buy services on behalf of patients.

Locally, NHS Enfield has told a number of voluntary and community groups such as Age UK Enfield and Enfield Disability Action that it is ending grant aid from next April, saving them £755,000. One of the grants of £25,000 was in support of the toenail cutting service provided by Age UK which has some 2,000 regular clients. It is a short-sighted decision because it is likely to lead to more patients needing more expensive NHS foot care treatment.

We have, of course, been repeatedly told that the £20 billion of NHS savings demanded by the government will be reinvested in frontline services, but here in Enfield we find that the NHS budget has to be cut by millions of pounds this year, just to end up in deficit to the tune of £18 million next April.

The result is little or no money left for NHS Enfield to pay GPs extra money to carry out life-saving vascular health checks on all patients aged between 40 and 74 to check for early signs of heart disease, strokes and diabetes.

Only 3,600 people have so far been seen in the most deprived areas of Edmonton and we are now hoping that Dr Shahed Ahmed, joint NHS and LBE director of public health, - a strong advocate of the screening programme - will secure funds from the hard-pressed council to continue rolling out the health check programme to other wards.

The Forum has invited Sarah Thompson, NHS Enfield borough director, to address the Forum at the civic centre, Tuesday 28 February 2012, on "NHS changes for the better - or worse."

classical music performance

Saturday 12 November - **Enfield Choral Society** will be performing a short, new work, by Peter Wildman, at 7:30pm at Christ Church, Chase Side, Enfield.

The programme includes: Haydn's Little Organ Mass, and Bruckner's Requiem. 'Encores' is an extended work exploring different situations 'after the event'. The piece exists in full choral and orchestral versions, and also as a collection of piano solos so that the individual movements could be used to round off recitals. From 'Encores', E.C.S. will be performing 'Glory', an Olympic Anthem. To qualify for tickets at a discounted price of £8 please send a cheque made out to 'Peter Wildman' to 12, Tresilian Avenue, London N21 1TJ by November 3rd.

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Don't forget your flu jab!

Seasonal flu occurs every year, usually in the winter. It's 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 the above reasons every year the NHS offers a flu jab to people who are:

- **Are aged 65 years or over**
- **live in a residential or nursing home**
- **are the main carer of an older or disabled person, or**
- **are pregnant**

Paid and unpaid carers should also consider having the seasonal flu vaccination to reduce their chances of getting flu. They can then continue to help those they look after.

What do I need to do now?

If you belong to one of the groups mentioned above (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

The flu jab is free. So make an appointment with your GP surgery now.

Health snippets

Funny old world

More people in the world are now dying from obesity than malnutrition. There were 1.5 billion dangerously overweight people in the world last year, while 925 million people were underfed, according to the Red Cross.

They said hunger existed not because there was a lack of food globally but because of poor distribution, wastage and rising prices, making food unaffordable. One in 11 deaths in Britain is now linked to obesity which causes heart problems and diabetes.

Demon drink

Alcohol-related illnesses cost the NHS £3 billion a year and, if the current rates continue to increase, there will be 250,000 extra deaths from drinking in 20 years, says liver specialist Professor Ian Gilmour, alcohol adviser to the Royal College of Physicians.

"Alcohol is right at the top of the list of preventable diseases in this country," he added.

Risk doubles

Men in Britain are now twice as likely to get bowel cancer as they were in the mid-1970s. The odds on them developing the disease have increased from one in 29 to one in 15, says Cancer Research UK. For women, the bowel cancer risk has risen by a quarter from one in 26 to one in 19. Survival rates, however, have also gone up. Half of all patients diagnosed today survive for at least ten years.

New physical activity guidelines for the over 65s

Professor Dame Sally Davies is the first woman to be appointed as the Department of Health's chief medical officer. One of her first decisions was to issue new guidelines on physical activity for the whole population. This includes those of us who are over 65 and for whom physical activity can become even more important.

Physical activity though does not necessarily mean exercise and / or sport. Over a week everyone aged 65 and over should aim for at least 150 minutes of moderate, intense activity. This should be in bouts of at least 10 minutes, but beyond that it is up to the individual.

For those who are already regularly active the same benefits can be achieved through 75 minutes of vigorous activity across the week. Older adults should also undertake physical activity to improve muscle strength on at least two days a week.

Those who are at risk of falls should incorporate physical activity to improve balance and co-ordination on at least two days a week and all older adults should minimise the amount of time spent being sedentary (sitting) for extended periods of time.

Physical activities that strengthen muscles involve using body weight or working against a resistance. This should involve using all the major muscle groups. Examples include:

- **Carrying or moving heavy loads such as groceries**
- **Activities that involve stepping and jumping such as dancing or chair aerobics**

Activities to improve balance and co-ordination may include:

- **Tai Chi**
- **Yoga**

Minimising your sedentary behaviour may include:

- **Reducing time spent watching TV**
- **Taking regular walk breaks around the garden or street**
- **Breaking up sedentary time such as swapping a long bus or car journey for walking part of the way.**

Moderate intensity physical activities such as brisk walking and dancing will cause older adults to get warmer and breathe harder, and their hearts to beat faster, but they should still be able to carry on a conversation.

Vigorous intensity physical activities, such as climbing stairs and running will cause older adults to get warmer and breathe much harder and their hearts to beat rapidly, making it more difficult to carry on a conversation.

However intense the activity you decide to undertake our message is clear: Take note of the new guidelines and decide to change your lifestyle accordingly. We are the lucky people experiencing extended life expectancy, but we can to a large extent determine the quality of life during these extra years.

Glenn Stewart

Assistant Borough Director of Public Health

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

Tai-Chi in the Park

in partnership with Enfield Council

This new initiative between the Forum and the Council has been very successful and is to be continued. Now that the weather has changed from 1 November it will take place at the Trinity at Bowes Methodist Church, Palmerston Road, N22 8RA on Tuesday mornings from 11am-12noon. Sessions are open to all and free, so turn up and give it a try.

Full details from the Forum Office 020 8807 2076

If you enjoyed Tai Chi in the Park, now try ballroom dancing at Millfield House see opposite!

Corny Corner

Testing

During a visit to my doctor, I asked him, "How do you determine whether or not an older person should be put in a care home?"

"Well," he said, "we fill up a bathtub, then we offer a teaspoon, a teacup and a bucket to the person to empty it."

"Oh, I understand," I said. "A normal person would use the bucket because it is bigger than the spoon or the teacup."

"No," he said "A normal person would pull the plug. Do you want a bed near the window?"

Now, are you going to pass this on, or do you want the bed next to mine?

Christmas crackers

Q. Which players can't you trust in an orchestra?

A. The fiddlers

Q. What is a duck's favourite dance

A. The quackstep

Q. Where does Thursday come before Wednesday?

A. In the dictionary

Q. What do you get if you cross an elephant with a mouse?

A. Great big holes in your skirting board

Q. Why do birds fly south in the winter?

A. Because it's too far to walk

Q. What fish is famous?

A. A starfish

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- Session lead by a qualified instructor
- 8 Tuesday's beginning 1st November from 11am - 12am @ Trinity @ Bowes

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For more info call 0208 807 2076 or email: info@enfieldover50sforum.org.uk
www.enfield.gov.uk/sport

In partnership



If only we had a choice.....

*I know a millionaire
Who's burdened down with care
A load is on his mind
He's thinking of the day
When he must pass away
And leave his wealth behind*

Back in 1915 when Irving Berlin first wrote and Al Jolson sang the hit song: **When I leave the world behind**, I don't think they knew much about end-of-life care, a pretty hot topic much in the news today.

Recently the press, radio and TV were full of stories exposing the fact that half of all hospitals failed to meet basic standards in care for the elderly. You'll have seen and read many painful stories of the lack of care received by elderly relatives in their last days.

More than two-thirds of deaths in Enfield occur in hospital, though we know that the majority of people would prefer to die at home. Without access to good pain relief, first class palliative care and reliable social care, residents and their families are not always able to maintain the home option.

At present the **"best way"** to die at home is to collapse from a sudden and overwhelming illness. We'd all like to live as long as possible, be as fit as possible and then go out like a light, but prolonged illness at home too often creates unbearable all-round strain and can leave carers traumatised and exhausted.

Enfield Council and NHS Enfield have now put out a consultation paper on end-of-life care, and the Forum has welcomed the proposals as they face these problems and set out a range of specialist, general and social care provision which would give the terminally ill

a much more realistic choice about where they can end their days, be it in hospice, care home, hospital or home.

A number of vital issues are dealt with in the consultation: the need to alter the culture of fear and silence surrounding death, the importance of timely arrangements, like making a will, full integration of health and social care services, reliable pain management, and a single care pathway, among others.

The Forum has begun to tackle some of these itself, by facilitating the making of a will, for example, putting on a session about bereavement and by maintaining pressure on the Council and the NHS to improve services, and we have offered to assist this consultation exercise in providing feedback.

We know that good, timely palliative care at home is highly desirable for those with a family and the clinical conditions to make it effective. It prevents needless hospital admissions and attempts at treatment with all the distress these can create.

We cannot support the management of death at home by unpaid carers already frail themselves and without comprehensive, fail-safe and dependable professional care. The consultation document is called "Delivering Choice". We all know that we have to go at sometime, but we agree it would be no bad thing to have some choice about the circumstances.

If you want to look at the consultation document you can find it on the Enfield website at www.enfield.gov.uk and if you want to see our response in full you can contact the office.

Vivien Giladi

Government ends concessionary coach travel

Making longer journeys is about to get more costly and difficult for many older people. From 1 November 2011 they will not be able to benefit from a 50% discount in long-distance coach travel.

Until now, coach operators have been able to claim subsidies from the Government in return for offering half-price concessions to older and disabled people. The move to end this arrangement was quietly announced by the government in an annex to the Department for Transport's Spending Review last year.

We know that older people depend on the coach and all other forms of concessionary travel to get out and about, to see friends and family or travel further afield. Removing the concession will mean higher prices and many people will have to think twice before travelling. People in later life that are at risk of facing loneliness and social isolation will be further put off from leaving their home.

The increased cost will also have an effect on demand, which in turn could mean some coach services are no longer viable. National Express run 18 routes where 32-51% of passengers receive concessions. This is a particular concern on some rural routes where concessionary passengers currently make up a significant proportion of travellers. Without their custom the route may not be able to run.

The implications of removing the coach concession needs to be seen alongside other changes to public transport. Rail fares are going up by more than the rise in inflation which will hit senior

rail card holders and cuts to bus company subsidies has seen services reduced or people in some areas being asked to pay for concessions. For people without access to private transport the options for affordable travel are becoming more and more limited.

While the government says the cuts are needed to meet the budget deficit, the cut to the coach concession was introduced without any consideration of the impact. There has been no public consultation on the changes which means disabled and older people have been excluded from the debate and decision-making process.

Age UK called on the government to delay the plans to cut the concession to allow enough time to consult properly with both concession pass holders and operators. It says that with proper consideration an alternative solution could be agreed.

However, it is hoped some coach operators may be able to provide a concession on a commercial basis to fill the gap. National Express is asking people to register at www.nationalexpress.com/concessions to help save money in future or you can write to Free-post RRAG-UERA-ZHGX, National Express, Birmingham B26 3PG.

How you can help:

*Sign the e petition: If over 100,000 sign the petition headed "half price coach travel for the over 60's" and introduced by John Pointon there could be a debate and a vote in Parliament on the issue has to take place - This petition is on <http://epetitions.direct.gov.uk/>.

Some prompt action is needed as this petition closes on 22 November 2011,



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Social Calendar Events & Feedback

Wednesday 9 November – trip to the Fan Museum. 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.a.m. Cost £6.00 including a guided tour. Details from John Peach on 020 8360 2338.

Thursday 10 November – Loose Women studio visit. A visit to the television studios for the T.V. programme “Loose Women” and a chance to see the one and only Michael Ball, live. Cost: £1.00. We will meet at Enfield Town Station at 9.30.a.m. and the show ends at 1.45.p.m. Tickets limited to 20 people so apply early. Details from Lorraine Murray on 020 8805 3506 or e-mail lorraineofenfield@yahoo.co.uk

Sunday 13 November – Remembrance Sunday outing. 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 Supersonic 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 020 8360 8561 to reserve your place

Tuesday 22 November - Book Club meeting. 10am, Community Room, Enfield Town Library. Book “Untouchable” by Mulk Raj Anand. NO MEETING in December. Wed 18 January 2012 10 am (to be confirmed) at Enfield Town Library. Book “The Finkler Question” Howard Jacobson. Details from Sue Scott on 020 8368 0861 or scotsf48@hotmail.com

Monday 20 February 2012 – Loose Women studio visit. Another visit to the TV studios to watch a recording of Loose Women. Cost: £1. We will meet at Enfield Town Station at 9.30am and the show ends at 1.45pm. Tickets are limited to 20 people so apply early. Details from: Lorraine Murray on 020 8805 3506 or email lorraineofenfield@yahoo.co.uk

Thursday 19 April 2012. Come on a wonderful guided tour of Wrest Park House and Gardens, Bedfordshire. This magical house as seen on T.V. Cost approx. £22 including coach travel, entrance to the House & Gardens and guided tour. We will meet at Enfield Town, Argos/Lidl, at 9.30am return about 6.30pm. Details from Lorraine Murray on 020 8805 3506 or email lorraineofenfield@yahoo.co.uk

Friday 22 June 2012. A 5 day trip is planned for next June to Monet’s Garden, Honfleur, Dieppe and more. This is a coach trip and a Travelsphere holiday. Estimated cost £299.00. For more details and to reserve a place contact Olivia on 020 8447 8841 or email oliviaharrod@virginmedia.com

Tours of North Middlesex University Hospital NHS Trust:

4–5pm on Friday November 25 and Friday December 16. If you would like to go on the tour please contact the Forum’s office on 020 8807 2076 for further details.



White water rafting. As above several groups of Forum members have now taken part in the thrills and spills of white water rafting at the Olympic Centre in Broxbourne. Donning wet suits, helmets and accompanied by a safety instructor we enjoyed this memorable experience.

Visit to the Olympic Site. Our visit took place on Monday 26 September when a group of us were met at Bromley-by-Bow Station by our London Blue Badge Guide John Gowing who straight away started into the history of this part of London. We discovered many interesting facts about this part of London and moved slowly on towards the Olympic Site. Every part of the walk was very interesting, culminating at the site itself. This was a wonderful experience and all of us thanked John for his magical talk.

Discover Croatia trip September 2011. 26 Forum members enjoyed an 8 day holiday to Croatia, which for many was the first visit to an eastern European country. A variety of excursions were enjoyed, seeing the beautiful towns and natural beauty of the Istrian peninsula. The blue sea and sunny days made this a very enjoyable trip. For photos, please visit the gallery on the Forum website www.enfieldover50sforum.org.uk

Ahr Valley in Germany. 22 Forum members spent 5 days in August, walking through the beautiful Ahr Valley in Germany. We had wonderful walks through vineyards and woodland and of course plenty of wine tasting. See the Forum gallery for photos.

The Poppy Factory. On 3 October members of the Forum visited the poppy factory in Richmond for lunch and a guided tour. The guide explained the origins of the factory and explained that the workforce is made up of predominantly disabled people who are either ex-service or dependants of ex-service. This is in addition to some 60 home-workers assembling poppies in their own homes. It was a very enjoyable and informative day.

British Military Tournament. This is taking place this year on Friday, Saturday and Sunday 2, 3, and 4 December at Earls Court. For details and tickets please contact Ticketmaster on 0844 248 5026 or Earls Court on 0870 903 9033.

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.

Lonely or vulnerable?

The Forum will be sponsoring a lonely or vulnerable elder and carer on each of its future day trips or events deemed suitable, and would like to include those who rarely get out and about. If any Forum member knows of such a person living nearby, please let the office know on 020 8807 2076, so that we can add to our current list.

Irene joins the “flying squad” ...

Our former chair, Irene Richards, is now a London Ambassador for the Olympic Games in 2012. She has been asked to join the City Zone 3 London Ambassadors Flying Squad. This is a team that will be key in delivering a first class visitor welcome.

For example, helping at sites that are experiencing higher than expected visitor numbers and getting involved in other Games-time projects. These can involve interviewing visitors and volunteers to create news stories for the London Ambassadors website and communications team; filming/photographing the Ambassadors in action; checking that the sites always look good and making sure the sites have all the right information materials.

In order to get the job Irene had to go through an interview which she said, “was not daunting but each applicant was carefully scrutinised”. There will be a series of training exercises before the Games begin. Irene is one of 8,000 Ambassadors who will be greeting people who have come to London from all over the world for the 2012 Olympics and is thrilled to have been successful.

Are there any other Forum members who have been accepted as Olympic Ambassadors? If so, we would like to hear from them.

.....and takes a party to South Pacific

There was great enthusiasm from the group of Forum members who went to see “South Pacific” at the Barbican Theatre on September 10. They were enchanted by the show – truly transported to Bali Ha’i and were “happy, happy talking” all the way home.

We’ve received a letter from Maureen & Maurice Bond saying:

‘We would like to send a big thank you to Irene Richards for a wonderful afternoon at the theatre to see South Pacific. The show was a delight to see and I must admit it was hard not to join in and sing along with the cast.

*“Irene, this was certainly a show to brighten up the weekend, and, I know the songs will be going through my head for weeks to come.
Many thanks for organising it”*

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 the 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.

FORUM Meetings

Civic Centre meetings

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”*.

Millfield House meetings

Thursday 17 November 10am for 10.30 start
Millfield House, Silver Street, Edmonton
Dr Stacey Clift discusses *“Child Poverty in Enfield”*.
How can Enfield reduce the numbers in poverty as it ranks among the worst in the UK?

Skinner's Court meetings

Tuesday 15 November 10am for 10.30 start
Skinner's 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”*

PLEASE NOTE

No discussion meetings will take place in December at the Civic Centre, Skinner's Court or Millfield House.

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 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 meetings early and make your presence felt.

Mince pies and coffee

Thursday 1 December, 10.30am - 12.30pm at the Huxley Room Millfield House, Silver Street, London N9 1PJ

This is an informal, relaxed event to thank all our volunteers for their hard work over the year. There will also be an opportunity for members who wish to volunteer to find out what is available and how they can help us. Come and meet new people, mingle and enjoy the mince pies and coffee! We'd love to see you.

For more details please contact the Forum's office on **020 8807 2076** or email info@enfieldover50sforum.org.uk

Affiliates Conference

Monday 28 November, 10.30am - 1pm at the Conference Room, Civic Centre, Baker Street, Enfield Town.

The Forum is delighted to invite all its affiliated groups to this conference for Forum affiliates. The keynote speakers will be Shaun Rogan, Head of Communities, Partnerships and External Relations and Councillor Christine Hamilton, Cabinet member for Community Wellbeing and Public Health.

We'll be discussing Funding and the Enfield Voluntary and Community Sector Strategic Framework 2012-2017. We expect the Enfield Council Cabinet to have discussed and approved the Strategic Framework for the Voluntary Sector at its November meeting, so this will provide an early opportunity for all affiliates to discuss the future relationships of voluntary groups with the Council. Two places available per affiliated group.

For bookings and more information please contact the Forum's office on 020 8807 2076 or email info@enfieldover50sforum.org.uk. Refreshments will be provided.

Target 4000 in sight

That's the figure I'm looking for with our membership in the not too distant future. They do say that if an organisation or a business doesn't grow, then it declines and stagnates. You cannot just consolidate and stand still.

The same is true with our Forum and I know only too well that a membership of 4,000 will create even more administrative problems. We have difficulty now in servicing the membership; in manning the office (ideally an organisation of our size should be open all-day five days a week. More than ever with a bigger membership we need to ensure that our officers work as a team, taking collective decisions.

Press reports that the cost of a second class stamp will rise next April to 55p will create new and immense problems for charities such as ours and the implications will have to be considered well before our next AGM.

We are trying to be more professional in everything we do. The Forum is very different from the days when Monty, Olivia and Tony were celebrating their 200th member, then the 2000th! Now we need many more shoulders to the wheel, to give a helping hand so that we do an even better job.

Achieving that 4000 target will not just give us a bigger membership. It will give us greater influence with the council and other decision-makers. But I have to repeat here the message you'll see elsewhere in the Newsletter that Forum membership giving concessions at the leisure centres is only available to Enfield residents unless they take out the full annual or monthly memberships – also available at a discount. The good news is that current Forum members living outside the borough can still renew their Fusion membership

I'm pleased to say that as well as new members coming in we still have some former members renewing their subscription, some responding to being prompted by a simple phone call. Which prompts me to remind you that our membership year starts on April 1.

Because I along with others are just volunteers you must appreciate it would be quite impossible for us to keep tabs on every individual and write to different people at different times throughout the year telling them their membership is due for renewal.

So no matter when you first join, your membership year starts in April. It does mean that people that join in say November 2011 will get a five month bonus and will not have to renew until April 2013 – but after that it's every April.

You can see it is not easy being your membership secretary, but we all do the best we can. And on that note I wish you all well over the festive season.

Joyce Pullen
Membership Secretary

This Newsletter is for general information only. You should seek competent professional advice before doing anything based on the contents of the Newsletter.



Enfield Borough Over 50s Forum

Join the Over 50s Forum Now

(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 **Enfield Borough Over 50s Forum**. 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: 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