

HORNSEY PENSIONERS

www.hornseypag.org.uk

Hornsey Pensioners Action Group serves pensioners within Hornsey & Wood Green and other neighbouring parliamentary constituencies

Party with the Hornsey Trio

Playing folk, blues and jazz standards

starring:

Stuart Vezey

voice & guitar

Michel Petheram

guitar,

Clive Evers

clarinet & alto saxophone



After the trio Maria Babington will quiz us on Food and Drink. There will be prizes.

Time and date: WEDNESDAY December 13th 2017

Buffet lunch served from 1pm; doors open from 12.30pm.

Both lunch and raffle are complimentary

Venue:

Hornsey Parish Church Hall,

Cranley Gardens, N10 3AH

Entrance on Cranley Gardens through car park.

Buses W7 W3 144 stop nearby.

At the November meeting members voted on increasing our subscription. All 26 present voted that from January 2018 the HPAG membership subscription should be £8 for single members and £12 for joint household members.

Please pay membership secretary Ann Anderson at a meeting or post to her at 117 Redston Road London N8 7HG.

Contacts: Ann Anderson 020 8340 8335,
Pamela Jefferys 020 8444 0732 & Janet Shapiro
020 8883 9571 janet.rmshapiro@gmail.com

Future 2018 meetings: Jan 17th 'Keeping safe',
Feb. 21st Adult learning,
March 21st, April 18th tba.



November 15th meeting speaker Michael Stennett

Mr Stennett is a local solicitor with thirty years experience in advising the elderly. His practice offers a free advice clinic on the first Wednesday of each month in Southgate and can arrange home visits.

The contact details are on page 3.

His presentation was informal, covering topics he had promised, but also responding to questioners from the floor.

Planning for long-term care in care homes

The differences between three modes of payment for long-term, residential care in nursing homes are:

- (a) via local authorities
- (b) the NHS
- (c) self funding.

Note that the first is means-tested and the second funded by the tax payer if continuing care is needed. The local authority will pay for the care of individuals having below £23,250 worth of assets.

For the purpose of assessing assets, the value of a home will be disregarded where this is shared with a partner or friend, or with a vulnerable adult, grandchild or child under sixteen years of age. A share of the value will be ignored also if the house is shared with a child over the age of sixty.

If the costs of self-funded care are no longer affordable, the local authority will step in but will only fund care up to a certain amount. If a shortfall remains, the care home -depending on the contract - may require relatives to pay the shortfall, or be ready to reduce costs so that the person does not need to move to a cheaper place. This is a question of 'who

blinks first?' If relatives refuse or are unable to make up the shortfall, the care home may be reluctant to attract the bad publicity associated with forcing vulnerable clients out of their homes.

Attempts to avoid costs of care

The transfer of a house to a relative to avoid care costs is deemed by the local authority to be 'deliberate deprivation' and will not be accepted. However, certain kinds of cases are arguable, for example, if the gift is made prior to need and done to assist a relative such as a grandchild. In general, where the purpose of the transfer is not to avoid care fees, there is an arguable case and Mr Stennett has made such cases with success.

Regarding the attempt to sell a house to children for £1, if the house in question remains occupied by the claimant, it qualifies as a benefit and will be taken into account when assessing assets.

Children with special needs

How do parents make secure provision for these children following parents' deaths?

Provision via inheritance of property problems include the management of property and possible disqualification of the child from means-tested benefits (assets include the value of the home).

A sibling could be entrusted to manage the property. Here trustworthiness needs to be thought about, including the character of a sibling's partner.

A trust fund could be set up. The trustees' discretion regarding distribution of funds is crucial here. Where more than one trustee is appointed, the trustees must be harmonious. It is wise to appoint an outsider, for example, a solicitor.

Power of Attorney (POA)

The POA confers the power to others to manage one's affairs during a life time. It resembles an insurance policy in that it has a 'just in case' character. If the individual becomes incapacitated and there is no POA, the court or local authority may step in. Having a will is no protection against this possibility. It is advisable to set up a POA earlier in old age. If delayed, there is the problem of borderline capacity.

There are two types of POA: finance and health. The first involves the management of finances, the second, of health. It is advisable to have both types. A Living Will is of limited scope. It does not have the benefits of a health POA.

When does the POA come into effect?

The client may decide when a POA comes into force. Or it may be necessary for a solicitor or other person to make the decision in the best interests of the client. The question raises complicated problems relating to the question of capacity. There are varying capacities, the problem of early onset dementia being of particular importance since capacities can vary from one day to another. Capacity assessments are made by the local authority. Also important are doctors' mental health

assessments and written reports.

Capacity is assessed in terms of what the person is being asked to do, of degrees of complexity of different kinds of decision. Take, for example, the differences between deciding to sell a home and placing a bet.

Application of POAs outside the UK

This varies with the country. European Union and commonwealth countries will recognise POAs.

Michael's talk was much appreciated; he was thanked warmly and persuaded to help with the raffle.

Refreshments followed during which he continued to answer questions.

Contacts for Michael Stennett-Solicitor

[Stennett & Stennett Solicitors](#) and [Estate Agents](#)

4 Winchmore Hill Road, Southgate, London N14 6PT
DX 34305 Southgate **Tel: 020 8920 3190 ext:*220**



As we could not attend the October 18th **NPC Lobby of Parliament** at Westminster, Catherine West MP agreed to meet us locally on November 17th. This was a useful meeting; we covered the need to fund the NHS and Social Care adequately, the housing crisis, inflation and protecting our pensions and universal benefits. We asked Catherine to urge that local authorities were funded properly and allowed to borrow. We regretted the loss of our local crown post offices and the growing use of online communication that excluded many older people. We were fearful for the TV licence concession. There were on going local problems such as transport and housing for which we shall ask Catherine's help.

Catherine is photographed with Clive, Celia, Lauritz, Janet, Ann, Argyros and Elizabeth.



Help your group

- Please come forward if you want to be on our committee. We need people with all sorts of skills as we take on a wide variety of campaigns on behalf of older people.
- At meetings we need people to help prepare the room and with refreshments—somebody has to do the washing up!
- Some members find it difficult to get to meetings or would appreciate a visit. Help if you can.
- We need a delegate to the London Region NPC to attend Regional meetings (4 each year) held near Euston.
- Members of HPAG can stand to be on the Executive Committee of the LR NPC.
- Do consider attending the Pensioners' Parliament. Holiday at Blackpool, 3 nights at the seaside. The dates are 12–14 June 2018. Registration cost is £10 for Tuesday, Wednesday and Thursday. Some groups are organising group travel and hotel stay. We may join in.

Campaigns update

Two judicial reviews challenging the legality of NHS England's proposed changes to how the NHS is managed are on going. Ask for more information

The **Social Care petition** forms signed at meetings were given to Catherine West on Nov 17th.

Respite Care. Haringey Council and Haringey Clinical Commissioning Group (CCG) are consulting on their draft respite policy. To respond to this visit www.haringey.gov.uk/social-care-and-health/carers/support-carers/carers-consultation to find the policy and questionnaire online

For paper copy or an alternative format of the policy, email respitconsultation@haringey.gov.uk or call 020 8489 5310

On November 22nd the number of **excess winter deaths** was announced as 34,300, the second highest number in the last five years, equivalent to 11 deaths an hour. On that day members of London Region National Pensioners Convention release 34 black balloons at noon outside Parliament. Elizabeth and Janet were there.

Winter night shelters have been set up by local churches and manned using a rota. Hornsey Parish Church held an open evening on November 17th to launch its hosting on Friday nights. Volunteers and contributions welcome: email winternightshelter@hornseyparishchurch.org.

HPAG will submit a response to the **Mayor of London's Housing Strategy**. The deadline is December 7th. The Mayor has launched a large number of consultations.

Briefings have been published by the NPC on:

The Domestic and Electricity (Tariffs Cap) Bill October 2017

Fuel Poverty Briefing November 2017

Budget Briefing November 2017

Press Release November 22nd on Social Care etc.

Ask Janet for copies.

Advance notice: 'WHO CARES ABOUT CARE?' Monday 9 April 2018, 10 - 3.30pm. This is the SERTUC. Pensioners Network Annual Seminar. Held at TUC Congress House, 23-28 Great Russell Street, London WC1B 3LS Register at ser-tuc@tuc.org.uk 020 7467 1220

Exercise Classes & Leisure

Dance for Fun & Fitness for over 50s. Tuesdays 4pm – 5.30pm. Drop in per class £6 including refreshments (5 classes £25) at Hornsey Vale Community Centre, 60 Mayfield Rd. N8. Contact Kimberly 07843 216 150

Fun fitness class for over 55's at Wood Green Library, on Mondays & Wednesday at 10.15, £3 a class. For more details contact Kiki on 07903 582883

West Haringey Seniors Exercise Class (mixed) with an expert trainer Tuesday 2.15–3.15 £3.50
Hornsey Vale Community Centre, Mayfield road N8 9LP, contact Ann Anderson 020 8340 8335

Exercise and Dance to Live Music for ladies over 60 Tuesday 10.30 to 11.30, £4 at Moravian Church Hall N8 7HR on Priory Road. Contact Ursula Maestranzi 8340 2668

Candy's Seniors Dance and Fitness class at YMCA Fitness Centre Elmfield Avenue, Crouch End N8. Thursday 2.05 to 3.05 £2.50

Lunches are held monthly at Jacksons Lane on last Thursday of each month from 11.45am-2.30pm. Book in advance. Book wheelchair spaces in advance, telephone -020 8347 2411 Stuart Cox Participation Manager, 269a Archway Road, London, N6 5AA stuart@jacksonslane.org.uk

Community Lunch Club for over 50s at Hornsey Vale Community Centre, usually 1st Wednesday of the month from 1 to 3pm. Booking needed with Tanya 020 8348 4612 or email info@hornseyvale.org (ring Tues—Wed.)

Picturehouse Cinema. Unfortunately events are boycotted at the cinema in Crouch End until management negotiates with employees represented by BECTU and pays the London Living wage.

Cinema Club for the Over 50's at the Bernie Grant Arts Centre, price £4.90 including refreshments. Regular showings: Contact info@hfop.org.uk or call 0208 341 2238.

Coffee and Computers: sessions near you, informal help and advice - browsing the internet or sending emails. Contact Joyce Sullivan on 0208 888 0579 or joyce.sullivan@publicvoice.london

Free computer coaching for the over 60s. An intergenerational IT project whereby 6th Form volunteers from Hornsey School for Girls provide 1:1 IT support. For more details contact Leonie Eisenberg, IT Co-ordinator Generation Exchange 0771937811

The **Christmas market** is at St James's Square on Sat. 9th December from 12noon. Christmas Tree lights will be switched on at 4 pm.