

HORNSEY PENSIONERS

www.hornseypag.org.uk

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

May 2023

Hornsey Pensioners Action Group Meeting

Wednesday May 17th, 1:30pm

Has IT Made Us ALL Better Informed ?



Speakers Janet Shapiro (Member of NPC Digital Working Party) and Anne Gray (Over 50's Forum). Also, Andy Jeffrey of 'Coffee & Computers' has been invited.

Venue: Hornsey Parish Church Hall, Cranley Gardens, N10 3AH

Entrance on Cranley Gardens through car park. Doors open from 1pm.

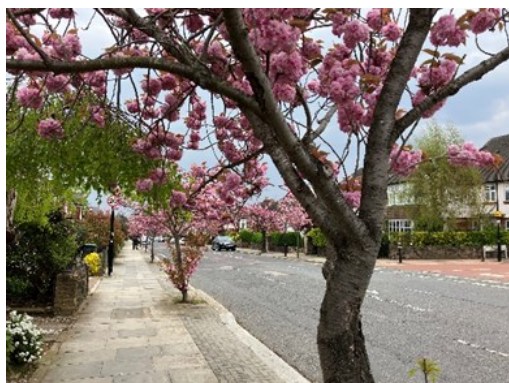
All help by members welcome. With many thanks to all our helpers last month and volunteers Mike Seed and Mia Anderson

NB. Access to the May Meeting: Warning

Road works on Priory Road on **May 17th** mean both **144 bus** westwards **to** Muswell Hill and W3 eastwards **to** Wood Green are being diverted. The 144 is going to Muswell Hill over Alexandra Palace, W3 diverted at Middle Lane. **But both buses run the other way to Edmonton Green and Finsbury Park as usual.**

Hornsey Pensioners Action Group's Future Meetings

- ◇ **June 21st** Keeping Well
- ◇ **July 19th** Food Banks
- ◇ **August 16th** Outing to Forty Hall?



Cranley Gardens cherry blossom and bluebell bloom in Highgate Wood between Cranley and Bridge Gates



Hornsey Pensioners Action Group Public Meeting:

A Will Is Not Enough

19.04.2023

Speaker: Jenny Moledina, CLS Estate Planning



Ms Moledina sees clients in their own homes for will preparation. Some people wonder about the point of a will when there may be no or few assets left. She outlined three ways in which assets may be lost.

Inheritance Tax: The allowance prior to tax at 40% is £325,000 each. If there is a family home involved, being passed down to children, the allowance is considerably more. In some ways, inheritance tax is voluntary, meaning that one can plan ahead in order not to pay.

Care Costs: The local authority means tests your assets and income per annum. If it is less than £14,250, the care is paid in full by the Local Authority, between that and £23,250 there will be some help.

A New Partner After First Death: If the new partner outlives the other (marriage invalidates a will), they will inherit all.

One can plan to reduce inheritance tax through gifts (NB. 7 years prior to death rule), bequests in the will to registered charities or to a political party.

1 in 3 women and 1 in 6 men over 80 years of age pay for care. This costs approximately £1,500 per week.

If the home is owned as 'tenants in common' 50% is owned by each. Otherwise, each owns it all so the whole of the value is included in the assessment of assets.

She recommended a trust will. On the first death, the property and other assets would go into a trust, not directly to the partner, although they will have a life interest in it. When the 2nd person dies, whatever is left goes to the reserve beneficiaries. This stops the 'new partner problem' when the new partner of the 2nd person's children inherit the family home and not the 1st person's children.

Also, if care is required, that which is in trust cannot be used as an asset for the assessment. This protects against all 3rd party claims. Planning is also available to avoid leaving property to children during a complicated financial time for them e.g. divorce.

Mental Capacity may change with age, approximately 900,000 people have a dementia in the UK. In these circumstances the bank will freeze accounts, also joint accounts if one of the signatories has lost capacity. At that point, an application is needed to the Court of Protection for a deputyship but it may take up to a year to sort it out.

She recommended a Lasting Power of Attorney, governed by the Office of the Public Guardian. It involves 2 parts; 1. Property and Financial Affairs, 2. Health and Welfare. It is possible to manage this oneself, printing online forms but the forms are lengthy and may seem complicated. Solicitors seem to have a range of different fees for doing this.

Jenny distributed forms for those wanting an appointment/personal discussion about their affairs.

Jenny's contact details, via the Head Office of [CLS Estate Planning Community Talks](#)

Co-op Legal Services Office: **0800 110 5221** Option 2: coop.co.uk/legalservices

Jane Garner

Summary of Hornsey Pensioners Action Group AGM on April 19th 2023



The committee remains: Ann Anderson, Parminder Gunn-Hamilton, Lauritz Hansen-Bay, Sarah Harris, Janet Shapiro and the very welcome new member, Bridie Woods.

35 members attended with 6 apologies. Those present were able to vote and unanimously supported the 4 resolutions (see photo showing members studying them, including Janet Shapiro). No objections were raised. Copies of the resolutions will be available and members informed of follow up actions.

Several members have asked to join the working party, it has been agreed in resolution 3 'to monitor how health and care services are delivered locally'. Contact Ann or Janet if you wish to join this group.

Volunteer/s Wanted



The planter and notice board at the bottom of Nightingale Lane, Hornsey have been very well looked after for many years, but the volunteer now wants to give it up.

Member Joyce Rosser is asking if anyone, or perhaps a couple of people would like to take it on, or just the noticeboard or the planter?

Joyce Rosser: **020 8347 7684** or

Joyce.rosser13@gmail.com

Fancy a Long Weekend Trip to Wales ?



Escape to the Picturesque Llandudno, Wales for an Unforgettable Long Weekend! Indulge in a getaway like no other with an amazing offer brought to you by our friend

Cllr Sheila Peacock in collaboration with Sun Island Holidays. Join us on a scenic journey from 28th July to 31st July, and experience the beauty of Llandudno for just £275, including coach transportation and boarding.

To secure your spot or for more information, contact **Cllr Sheila Peacock:**

Sheila.Peacock@haringey.gov.uk.

Don't miss out on this incredible offer for a memorable long weekend break in Llandudno! Book now and get ready for a rejuvenating getaway in one of Wales' most picturesque destinations.

Signpost Art Gallery

Outdoor gallery signposts to local businesses Stroud Green Road, the High Road and Station Road in Wood Green are turning into an outdoor art gallery!

In collaboration with Bud Studio, local artists are creating murals and are also working with traders to create stunning artworks on shop shutters.



This project is funded by Haringey Council's [High Streets Recovery Action Plan](#). The first mural to be installed is on the wall of Alex House, Haringey Council's main office, and was designed by local artist, Anna Nicolò. The mural signposts people from Station Road into Blue House Yard and colourfully reflects the business and creative sectors working from there. 14 bespoke shutters have also been designed and installed.

The artworks created are bold, ambitious and reflect and reaffirm the area's cultural identities and the diversity of our local businesses, the opportunity to highlight their priorities and make sure these were reflected in plans for the area.

A Letter She Could Not Read...

By Elli Georgiadou



In October 1967 I came from Sia, a small village in Cyprus to England to work and study. I remember vividly the day I was travelling, especially at the airport, my mother was holding me tight, crying and saying, “Daughter, I no longer will be able to talk to you”. She was unable to read or write, and there was no electricity or phone, of course, in the village. People with family or friends abroad could only depend on letter correspondence and patience for the time between sending and receiving a letter for those who had a primary school education.

My mother was born in 1914. She attended the village primary school for 6 months, when one of her brothers was born. At the age of 7, she was needed for looking after the baby so that her mother could help her father in agricultural work. In those 6 months she learned, and always remembered, some poems and stories, numbers and she also learned to sign her name instead of using the ink pad thumbprint.

My father (born in 1915), did finish primary school. He was active in progressive politics, joining the struggle for improvements in the life of workers and agriculture labourers – we were still a British colony. He had some knowledge of English because from the age of 10 until the age of 13, he was a house servant of the English manager of the copper mine, where he later worked.

Over the years we exchanged letters – initially on a weekly basis, later not as frequently, especially when a green telephone box was installed in the village. My father was reading and writing the letters. My mother would make an input verbally, which my father added. At the end of the airmail single page, she scribbled as many kisses (XXX....) as she could fit!

One Saturday, about 6 months after my sister and her family had emigrated to Australia, my father went to a village in the mountains to sell some olive oil. He was away until Monday evening. That Saturday, a letter of many pages arrived from Australia. It was the first time they received such a large letter.

On Monday evening, when my father returned, he found my mother in a dreadful state, fearing the contents of the letter she could not read. Father started telling her off but sat and read the letter aloud. Fortunately, the news from Australia was good. When they sat to eat, Mother whispered, “George, I want you to teach me to read and write”. “What did you just say woman?” he replied, “Are you mad? An old woman of 56, you want to learn to read and write? It is impossible”. That was that! Nothing was said after that. She never dared to bring the matter up again.

When I visited the following summer, my mother confided in me and that very day we started lessons. I stayed in Cyprus for a month – we crammed in 20 lessons. She first started recognising some headlines on the newspaper that my father always brought home from the café.

A few days before I was leaving for London, I went to Nicosia with my mother for a hospital appointment. While waiting for the bus, I heard her whispering the name of the direction of the bus. She was reading! I was so moved and happy. She was and remains my best pupil of the thousands of students I have taught.

55 years since I left my home country, literacy levels in Cyprus are at 99.8 % of the population, with parity between sexes (UNESCO data). But more than 750 million adults around the world are illiterate – and two-thirds of them are women. Another 250 million children of primary school age do not have a grasp of basic literacy skills.

Edited by Ann Anderson and Janet Shapiro. Produced by Mia Anderson

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