



# Debt cases rise as cost-of-living crisis continues to bite

By Violet Mermelstein, Citizens Advice Barnet  
Debt has been one of the most pressing issues at Citizens Advice Barnet in 2023. The organisation has already helped more than 1,000 people in the borough with debt-related issues and these numbers are set to increase sharply over the Christmas period.

Last year, the winter months saw a jump of over 50% in community members coming to us with fuel debts, and we expect this number to rise again as the cost of living goes on climbing.

For those who find themselves in these difficult situations, the Citizens Advice Barnet website at [barnetcab.org.uk](http://barnetcab.org.uk) has dedicated videos for managing energy costs and debts. Our energy adviser Natalie helps people manage debts, overpayments and tariff troubles alongside our specialist debt advisers.

### Michael's story

When Michael first sits down to tell me his story, I can see that he is uneasy. A cheerful gentleman in his 70s, it is clear that it is hard for him to discuss the last few months. After retiring nearly a decade ago, Michael tells me he struggled to manage his own affairs. Shaking his head, he says with a self-deprecating smile: "I feel like a hairdresser trying to cut his own hair."

Not knowing how to claim

a pension and living entirely on his savings, Michael ran out of money and found himself quickly trapped under a growing mountain of debt. When I assure him this has become all too common during the cost of living crisis, he shakes his head: "I felt like I couldn't talk about it. It was a feeling unlike anything else. At my stage in life you've coped with so much, bereavement and injury and loss, but this is a different kind of hell." Our support for Michael is ongoing. After chatting with me, he is seeing one of our advisers for help with his energy debts. There is no easy fix to finding yourself in this kind of situation, but Michael assures me that he is feeling more positive following his appointments with us. As Christmas approaches, we at Citizens Advice Barnet want to make sure that people like Michael are not left alone with their problems. It costs £19.94 to fund a free phone call with an adviser. Please donate whatever you can afford on our website: [barnetcab.org.uk](http://barnetcab.org.uk).



A full life: Joan Edwards at home in Leopold Road, N2, and, right, as a young woman

# A woman of East Finchley... in memory of Joan Edwards

By Ruth Anders

Joan Eileen Edwards (née Harvey), who died in October aged 102, spent her entire life in Leopold Road, East Finchley. Born in August 1921 at number 48 to Albert and Cecelia, she was the youngest of seven children and a pupil at Holy Trinity School.

She left education at 14, her parents unable to pay for further schooling. As a child she bought bread from Rincroft the bakers in Church Lane, N2, and collected coal from Jackson's Yard in Market Place. Joan and her sisters would picnic on the farmland at the top of Church Lane or walk across the fields to play among the haystacks with an uninterrupted view of Hampstead, before the building of the Garden Suburb was complete.

In her teens Joan enjoyed "working to process photographs in the dark room of a photographer, reviewing the images of all the good-looking men", her son-in-law Dave told *The Archer*. When war broke out, she moved to Simms Motor Units in Oak Lane, N2, to do war production work.

The 13-strong Edwards family lived next door at number 46, one of whom, Horace William Edwards (known as Nid), would eventually become Joan's husband in May 1944. In 1953 the pair moved across the road to live at 17 Leopold Road. A daughter, three granddaughters and seven great grandchildren followed. Nid died in 1991, and Joan remained fiercely

independent until becoming unwell last year.

During her long life she undertook an assortment of jobs, cleaning the Muswell Hill police station, acting as an office block tea lady, and delivering parcels, before running a sandwich round and an ironing service. Joan loved shopping in the West End with a friend or her niece, taking river trips and visiting Buckingham Palace. Dave added, "It's amazing that Joan had such a long life as her diet was supplemented by vast amounts of home fried chips, double cream and sweets."

The Edwards family legacy continues in Leopold Road, where Joan's great grandson William still lives.

# Race night brings the cash rolling in

Back in October, the East Finchley Constitutional Club held a race night in aid of the University College London Hospitals Charity Cancer Fund. The night was organised by Liz and Dave Gardner and the East Finchley Constitutional Club Sub Committee, with Bill Harrigan as the compere.

The charity is particularly close to everyone at the club's hearts as it has been treating long time member and treasurer Dave since he received his cancer diagnosis eight years ago. Dave and Liz have received excellent treatment and support from the charity so the Club wanted to give something back.

The Club was packed out with around 80 members, friends, family and people from the community coming out to support the cause. There were eight races that people could bet on with half the money taken being kept for the charity and the other half being paid out in winnings. So far this year the Club has raised £4,300.

Local businesses, friends and family donated prizes for the raffle. The Club thanked



And they're off! Dave and Liz Gardner at the club race night

Josephines Flowers, Gus Metin & Sam hairdresser, men's hairdresser, the Phoenix Kokos shoes, Yelanda Leeds Cinema, Tony's Continental, Cakes and Brenda Mansfield.

## St Mary's Catholic Church

279 High Road N2 8HG

[www.stmaryseastfinchley.org](http://www.stmaryseastfinchley.org)



### CHRISTMAS SERVICES

#### Christmas Eve

Children's Mass with Nativity Play 6 pm

Mass for Midnight: 10 pm

#### Christmas Day

Dawn Mass 8:30 am

Christmas Day Mass at 11 am



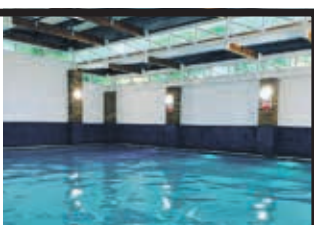
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