

the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

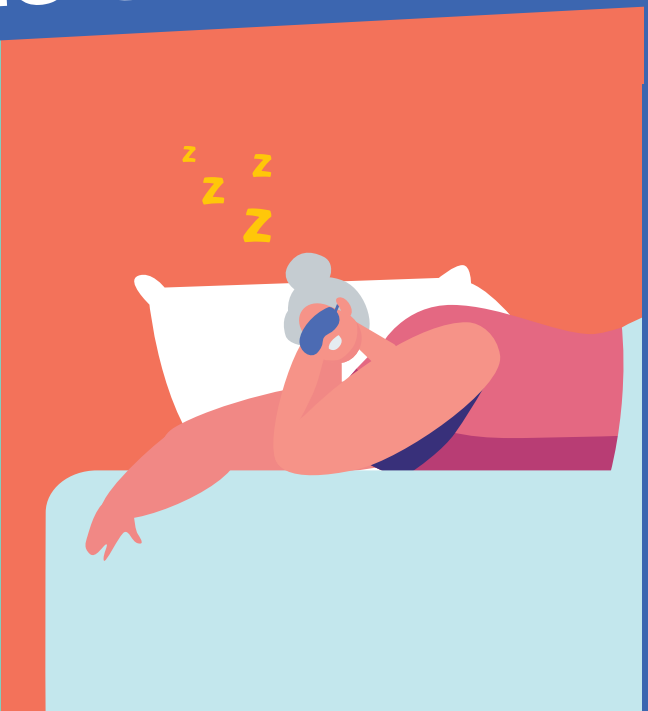
A look at the gender divide that's still hitting pensions

The CSPA and me: in our new Q&A, we meet Andy Aitchison

Obituary: CSPA stalwart John Jarvis remembered



Easing the burden



Who can older people turn to for mental health support?



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Welcome



Welcome to the autumn issue and lots of new starts - new academic year, a new prime minister, impending party conferences and lots of new promises - not to mention our own AGM, the first one in person for three years.

September always brings positivity, but this year there is foreboding as energy prices bring misery for many. None more so than pensioners and others who spend much time at home. The rising costs of energy are unprecedented and forming a terrible mix with increasing food prices as inflation leaps higher.

The CSPA will continue to lobby the new government over more help for pensioners as the need grows.

In this edition, we look at other issues affecting our members, with features on the gender pension gap and mental health. We also pay tribute to the late John Jarvis, former secretary for administration and a stalwart of the Alliance. Brian Sturtevant, our former chair, has written a moving obituary.

Our regular sections are full to bursting too with branch reports, parliamentary round-ups, our thriving letters pages, and updates from the general secretary and deputy general secretary.

I hope you enjoy this edition and find it informative.

Christie

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Sue Gray to speak at AGM dinner

The CSPA's annual dinner guest speaker is a woman whose name was on the lips of nearly every politician earlier this year - Sue Gray, the second permanent secretary at the Cabinet Office.

Sue became a household name over her independent investigation into the Downing Street 'partygate' gatherings during the Covid lockdowns.

Her report could not be published until the Metropolitan Police had concluded their own investigations. Boris Johnson and other leading figures

Sue has consistently reflected the civil service's ethos and high standards

in the government often insisted they were waiting for the Sue Gray report before commenting further on gatherings at Downing Street and elsewhere.

The police's investigation, which was initially slow to start and then long drawn out, led some commentators to say that waiting for the Sue Gray report was like waiting for Godot.

Sue has been invited by CSPA deputy general secretary David Luxton to speak at the AGM gala dinner in October to celebrate the Alliance's 70th anniversary. David has known Sue for many years. They both worked in the Department of Health and Social Security headquarters in London in the 1970s and, more recently, when Sue was



leading Cabinet Office negotiations on the reform of the civil service pension scheme in 2012.

David commented that Sue has consistently reflected the public service ethos and highest standards of the civil service and is delighted that she has accepted our invitation to speak at the AGM dinner.

She has been widely respected for her leadership and upholding the integrity and values of the civil service and recently served as permanent secretary of the Northern Ireland Finance Department.

Gardeners beware

Like many Alliance members, I enjoy gardening, *writes Brian Sturtevant*. Not only is it relaxing but provides hours of interest, especially as passers-by stop to compare notes and catch up on the local gossip.

But my recent experience should be a warning to us all. After an afternoon's gardening, I had pains in my left leg at night and was violently sick. The next morning my left leg was very sore and swollen.

A telephone call with my GP diagnosed possible cellulitis and a prescription for an antibiotic. This didn't work, so a referral to hospital followed, with a thorough check on everything and a prescription for an intravenous antibiotic.

This didn't work either, and the daily trips to hospital were costing a fortune in taxis as I couldn't drive.

By now, the swelling and pain were awful, so morphine was prescribed. The doctors were working their way through different stronger antibiotics, including an

oral one the size of a horse pill! But at least I was saving on taxi fares.

The microbiology department are now growing samples of my blood to see what they can find - little green men, my taxi driver suspects.

So, what caused this? The doctor isn't sure but noticed the skin on my good leg was very dry and flaky. As I was wearing shorts to garden and kneeling on grass and soil, he suspects that was an entry point for bacteria. Skin thins as we age and our immune system is less effective, especially if you've had cancer and chemotherapy, as I have. He said I should apply cream daily to prevent flakiness, and wear jeans to avoid direct contact with the soil.

As I write, progress is being made. I am hopeful of cure as I am looking forward to seeing my many friends at the AGM in October.



Prizes for your prose

Founded in 1935 to encourage writing among civil servants, the Society of Civil and Public Service Writers (SCPSW) has been led by the likes of Humbert Wolfe, CP Snow, Iris Murdoch, Richard Adams, John Le Carre and PD James.

Its magazine, *The SCPSW Author*, is published quarterly and welcomes contributions. Members of the SCPSW's Poetry Workshop also receive its quarterly magazine, *wavelengths*.

If you have ever thought of writing a short story, poem, travel article or humorous verse, you could win a prize by entering one of the SCPSW's regular competitions. To find out more, visit www.scpsw.org.

Competitions are open only to members; to enquire, email membership secretary Helen Lowry at www.scpsw.org/joining

Travel insurance agreed with CSIS

In response to membership comments about the new travel insurance arrangement, Lighthouse, launched on 5 April - particularly feedback about the unsatisfactory customer service - the CSPA has been exploring alternative offerings with the Civil Service Insurance Society (CSIS). These were not available earlier in the year.

Deputy general secretary David Luxton said: "Our discussions with the not-for-profit CSIS are at an advanced stage, with Executive Council agreement for a new offer to be launched in the early autumn."

He added: "This will not affect those members who have taken out cover through Lighthouse, and we will continue to support those members with any issues."

The new arrangement is being finalised subject to regulatory and contractual terms being agreed by late September for launch in the early autumn. The proposals will include annual and single-trip travel cover,

with wide age coverage and medical condition acceptance.

The policies can be purchased online or by phone from the experienced CSIS Helpdesk team.

An alternative product will also be available aimed at covering non-standard/higher risk medical conditions that cannot be covered under the main facility.

This will all be carried out seamlessly and members will be able to have individual policies that they can take out as and when required.

Wendy Hilder, chief executive of the CSIS, said: "After working in partnership with the CSPA for many years, CSIS is delighted to be working with them to develop an arrangement to provide members annual and single-trip travel insurance.

"This adds to our range of other quality insurance products that we offer at competitive prices, with a first-class service you can trust.

"We also continue to donate all available profits to civil and public service charities."

Further information will be posted on our website late in September and through an email newsletter and a group circular.

The CSIS policies can be bought online or by phone from an experienced team

The Alliance meets the Employers

Representatives from the CSPA were recently invited to attend three Civil Service Pensions Regional Employer Forums. These took place in Cardiff, Edinburgh and London in late May. (We are aware that Scotland and Wales are nations not regions, but clearly that's the civil service.)

We were one of only three stall-holders and our bags and pens proved popular. However, the importance of the event for us was bringing the

CSPA to the attention of employers, some of whom want us to join in-house online events and point people in our direction as potential members.

We were introduced as a partner organisation, highlighting our role representing civil service pensioners.

It proved to be a good event to raise the profile of the CSPA. We hope to be invited back.

David Luxton and Chris Haswell in Cardiff



80 years of service

Frank Cooper's trade union, Unite, has awarded him a special badge commemorating 80 years of trade union membership - a rare achievement.

Frank joined the National Union of Sheet Metal Workers on 18 June 1942. Following retirement, he represented his union at the National Pensioners Convention and from 2005 to 2013 was the NPC's president.

The presentation was made by Steve Turner, assistant general secretary of Unite.

Northern Ireland Branch AGM

The Annual General Meeting of the Northern Ireland Branch will be held in the Europa Hotel, Great Victoria Street, Belfast on 19 October at 2:30pm.

The event's guest speakers will include CSPA general secretary Lisa Ray and Eddie Lynch, Commissioner for Older People, Northern Ireland.

A report of the activities of the branch from lockdown to March 2022 can be found in this edition of *The Pensioner*.

As this is the first AGM the branch has been able to hold since lockdown, all members are urged to attend. Refreshments will be served at 4pm.

Turning up the heat

As our energy bills keep on rising, Archie Macleod looks at the factors behind the increases and weighs up any hope of a resolution

It's been a long hot summer of political intrigue as the Conservative party went about choosing its new leader.

At the time of writing, we didn't know who our new prime minister would be, as Rishi Sunak and Liz Truss battled it out for Conservative member votes.

Whoever wins faces a set of problems familiar to their predecessor and extremely pressing for CSPA members.

A change of government presents challenges and opportunities for Connect. Relationships we have built up with ministers and special advisers in Whitehall are shaken up. But there's also a chance to forge new connections and ensure the voice of civil service pensioners is heard while ministers are still getting to grips with their brief.

The faces may change but the issues often remain the same.

Crucially for many, energy costs have soared as the Russian invasion of Ukraine and the fallout from the pandemic has put pressure on energy markets. More than 30 energy companies have gone bust, with tens of thousands of customers transferred to new providers at the whim of Ofgem, the energy regulator.

It's important to understand the scale of the energy challenge. There was a 700% increase in gas prices between March 2021 and March 2022, according to Ofgem. These rises have then been passed on to the consumer through increases in the energy price cap, the measure introduced to protect consumers on variable tariffs from unsustainable price rises.

The price cap rose by 54% in April this year to £1,971 a year, based on the use by a typical household. Some experts have predicted a rise of 65% in October

to December, up to £3,244 per year for a typical household.

It is uncertain whether we can expect prices to drop at the start of 2023. Traditionally, prices would go down in the April to June adjustment, but this can't be predicted with any certainty.

Cause for hope

There is some hope. Wholesale gas prices appear to be falling, and it is hoped these decreases will be passed on to consumers.

Both Conservative leader candidates have promised to prioritise reducing the cost of energy, either by reducing green levies or VAT on energy bills. There may be some sort of resolution to conflict around the world, allowing a more regular supply of energy.

However, as we have learnt over the past few years, nothing is certain, so people are left wondering just how far their income will take them.

Pensioners can take some comfort that the government previously promised a return of the triple-

lock, after it was suspended in response to price shocks brought about by the coronavirus pandemic. We do not know what might happen, but major changes to this policy in the medium term seem unlikely.

The government understands the need to protect pensioners, who are often on fixed incomes. What we can say with some certainty is that the old order we have become used to has been damaged, potentially irrevocably.

Modern-day society has been built around a globalised just-in-time system that relied on smooth trade and data sharing, which has been disrupted by recent events.

We have also seen the impact that climate change can have, with record summer temperatures across the UK and Europe.

There are joint solutions to some of these problems. The effects of climate change can be reduced by investment in green energy, which we can produce more readily in the UK, reducing our reliance on third countries.

The government's nuclear strategy will go some way to address this, but that is a long-term solution.

However, how we produce and how we consume will be very different in the years to come.

With a general election now two years away at the most, parties will be considering the platform on which they will fight for your vote.

As a campaigning organisation, the CSPA will engage with political parties, making sure your voices are heard and your priorities are recognised.

The United Kingdom has all the tools we need to allow people to live secure, fulfilling lives in later life - and the government must use those tools to allow you to do just that.



Archie Macleod is a senior account manager at Connect Group



Our half-year stock-take

Mike Sparham, the CSPA's national treasurer, sheds further light on the Alliance's financial health

At the time of writing, the first six months of the financial year have been completed, and it is time to take stock.

The budget for 2022 anticipated a loss of £109,000 over the year, excluding exceptional items of expenditure. These exceptional items are the website, branding and database projects, which are being funded from bequests to the CSPA.

The first six months have shown a net loss of £36,720. Of this, £30,503 has been spent on the exceptional items, so on day-to-day expenditure the CSPA has incurred a small loss.

However, the main item of expenditure is the AGM, and those expenses all arise in the third and fourth quarters of the year. When that is taken into account, I expect the loss for the year to be close to the budgeted figure.

Two years of Covid restrictions reduced expenditure and enabled the CSPA to remain in profit.

That has now come to an end, and the Alliance is no longer meeting all of its day-to-day expenditure from its income. While subscription income continues to fall, that is a situation that cannot continue.

Subscription increase

It has been reported in previous issues of *The Pensioner* that the Executive Council is going to propose a subscription increase from 1 January 2023, and the half-year review confirms that this is necessary.

There is never a good time to increase subscriptions, and we are conscious of the pressures that everybody is facing at the moment.

The EC would not be proposing this if it were not necessary to ensure that the CSPA can meet its costs from its regular income and not deplete its reserves.

Traditionally, subscription increases have taken place about every three years. However, the last increase was seven years ago, in 2016.

The proposal is to increase subscriptions by £1 a month for individual members and £1.40 for joint members. This

includes an increase in the amount allocated to the Campaign Fund from 5p a month to 10p a month.

The Campaign Fund is a ringfenced fund used to support the CSPA's campaigning activity and it also funds the CSPA contribution to Later Life Ambitions, the joint campaigning project with NARPO and NFOP.

With a general election due by 2024, the CSPA needs to have sufficient funding in place for its usual campaigning activity on issues affecting our members.

Since 2014, 5p a month from subscriptions has been placed in the fund, but it now needs a boost. The proposed subscription increase will do that by increasing the monthly contribution to 10p.

It is for the AGM to decide on the proposed subscription increase. If it is agreed, it will help to keep the CSPA financially stable and able to continue its work representing and campaigning on behalf of members.



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Solo TOGETHER

General secretary's Report

By Lisa Ray, CSPA general secretary



Hello and welcome to the autumn edition of *The Pensioner* magazine.

Much has happened in the world of politics since I wrote my last column. Boris Johnson departed his last PM Questions with the phrase “Hasta La Vista, Baby”, quoting Arnold Schwarzenegger in the science fiction film *The Terminator*.

It makes one wonder if we have all been players in a science fiction movie over the past few years.

The turmoil in government does cause problems for campaigning organisations such as ours. Political parties are more focused on their own fortunes and future general elections than listening to how they can help pensioners or act to implement important policies.

The caretaker government in place in Westminster at the moment is unlikely to make changes in any area. Departments are being run by ministers who don't know if they will be in post in a few months.

As I write, we head into the summer recess in limbo. We await the new leader of the Conservative party and our new prime minister to be announced on 5 September.

The upheaval we are experiencing in Westminster means that it is more important than ever that we in the CSPA remain vigilant and ready to make our members' voices heard by whoever takes on the challenge of being our next prime minister.

Upheaval in Westminster means it is all the more important that we at the CSPA remain vigilant

Annual General Meeting: our priorities

Our Annual General Meeting on 12-13 October is fast approaching and it is heartening that after a two-year break from in-person meetings, our groups and members remain as engaged as ever in the issues of concern to them and older people.

We have more than 50 motions to debate. These include rule changes to address issues where the constitution is unclear, facilitate change and help ensure the CSPA represents former civil servants and is sustainable for the future.

Other motions submitted for debate involve the state pension and the triple-lock (where the state pension is increased by 2.5%, average earnings rises or the Consumer Price Index, CPI) and increases to the civil service pension (also increased by CPI, set to reach 11% by September).

We face a struggle, with the media already questioning why pensioners should receive a higher increase in their income than those in work.

We have also received motions on the cost-of-living crisis and the struggle to make ends meet given fuel and heating costs.

Many groups have also asked for debates on the rising number of services requiring access to the internet, including GP appointments and parking, and the uncertain future of railway ticket offices, which would require a smartphone to buy a ticket rather than dealing with a person.

If this affects you, you might like to sign the RMT petition at www.megaphone.org.uk/petitions/cut-their-profits-not-our-ticket-offices.

Access to cash is also a topic



of concern, with the closure of bank branches hitting many high streets and customers encouraged to go online.

The pandemic extended the use of debit cards and banking apps on smartphones to pay for goods and services, but there is a fear that the cash economy is being phased out.

This will be an interesting debate, especially in the context of paper notes being phased out by the Bank of England and losing legal tender status by 30 September, to be replaced by longer lasting polymer versions.

The Bank of England website states that if you have a UK bank account, the simplest and quickest way to exchange notes will be to deposit them with your bank. The Post Office will also accept withdrawn notes as a deposit into any bank account you can access with them.

• Visit: www.bankofengland.co.uk/news/2022/june/100-days-left-to-use-your-paper-20-and-50-banknotes

• More of our AGM priorities are highlighted on the facing page, but a full list of motions at our upcoming AGM is set out in the special supplement with this issue.

Annual General Meeting priorities

Health and social care

Health and social care issues are an ongoing worry for many members and, as always, we have a number of motions in our upcoming AGM to debate on these areas.

Access to dentistry, chiropody and eye tests are proving difficult for many around the country, and the withdrawal of these services to save money is shortsighted. Failing to provide these treatments will worsen health for many and have a greater impact on the NHS in the long term.

Primary care networks review

The NHS itself realises it is no longer fit for purpose and needs to develop to meet the needs of the UK population, especially around primary healthcare (GPs). Many have lost confidence in their local GP, so a boost is required.

At an Age UK policy meeting recently, I had the opportunity to hear more about a review of primary care networks, known as the Fuller Stocktake.

Carried out at the request of NHS chief executive Amanda Pritchard, the review reports on the work of Dr Clare Fuller, chief executive of Surrey Heartlands Integrated Care System.

Unsustainable primary care services mean many are having trouble accessing GP appointments, NHS dental and eye care services. The review examines what is working well in primary care and how to accelerate the integration of crucial first-line services such as general practice, community pharmacy, dentistry and optometry. Recommendations include:

- Streamlining access to care and advice for people who only use health services infrequently – the first call would not necessarily mean a visit to the GP but could mean seeing the healthcare professional best suited to their needs



Unsustainable primary care services mean many are having trouble getting GP appointments

- Patients with complex needs accessing multidisciplinary teams, not necessarily their GP but rather nurses, physiotherapists or specialist consultants working in the community
- Helping people stay well with overall support from the NHS to help people with information on eating and exercise.

These recommendations are sensible, and they should increase the chance of seeing someone face to face at a GP practice, although this will not necessarily be a GP.

The proposals will reduce the work of many GPs, who currently act as a gateway to services. But success will require investment in multidisciplinary teams – including social care.

Creative problem-solving will also be needed and, most challenging of all, a shift in attitude away from using GPs as the first port of call when concerned about a health issue.

Public toilets

Another item up for debate is the provision of public toilets. Our EC

member David Humphreys is the CSPA's representative to the British Toilets Association (BTA) and has previously written in this magazine about the loss of this vital facility.

More than 600 public toilets across the UK have ceased to be maintained by local authorities since 2010. This has had a significant impact on the confidence of many older people and those with health conditions to leave home.

We have copies of the BTA directors' report for their AGM in August, available by email – if you would like a copy, please contact head office on 020 8688 8418 or email enquiries@cspa.co.uk

Social care

A new policy for the CSPA will also be put forward this year for the AGM's consideration, which involves us aligning with other pensioner organisations, such as Age UK and the National Pensioners Convention, to insist on free social care.

Calls to integrate health and social care are well established and equal funding needs to be provided by government to ensure this happens.

This playing field needs levelling up. The long-running and inadequate self-funding model has never been fair or ensured a decent quality service.

State pension age review

I reported in my last update that we would hear from Baroness Neville-Rolfe on her state pension age (SPA) review at the Public Service Pensioners Council (PSPC) AGM in May.

Lady Neville-Rolfe spoke about the factors that should be considered in the review. She said life expectancy was 85 for men and 87 for women, but this varied from area to area. The state pension age of 66 would rise to 67 in four years and 68 by 2044, though there was a proposal to bring that forward.

Covid-related deaths had affected long-term projections, but more people would be receiving state pensions in future, she said. Pensions had to be affordable and sustainable.

Representatives at the PSPC AGM put points to the Baroness to assist in her consideration of a fair SPA.

The demise of occupational pensions - which have helped tide people over to state pension age - no longer provided the support needed, they said. Many would fall into poverty if the pension age increased further. Many

occupational pensions, including public sector, were now also linked to SPA.

The proportion of adult life spent in retirement was considered but not quality of life. Given the loss of life in the pandemic, and the crisis in the NHS, members wondered if it was the right time to recommend increasing the pension age.

They also asked about the gender pension gap for women with caring responsibilities, who had often taken low-paid jobs and so received low, if any,

occupational pensions. These women had already faced a rapidly increased retirement age under the coalition government and struggled to find work to tide them over until they could claim their state pension.

We shall see if the views put to the Baroness make a difference to the outcome of the review, when it is published in September.

The CSPA team with Baroness Neville-Rolfe (centre) in May



More people will be receiving state pensions in the future, so they have to be affordable

ROUNDUP

• Civil service pensions

Our regular catch-up with Cabinet Office officials has been delayed by the current turmoil in government departments, but we have continued to work on issues of importance to our members.

• Women and work

Chris Haswell, our personal case manager, represented the CSPA on the panel of the

All-Party Parliamentary Group (APPG) on Women and Work, examining the gender pension gap. Chris was able to highlight our widow(er) pensions for life campaign - where a Classic scheme survivor pension can be stopped on remarriage or cohabitation. The chair was shocked that a pension could be taken away if a widow remarries or cohabits.



Appearances such as these raise our profile in Parliament and spread the word about the Alliance's work.

• McCloud Remedy webinar

A second successful webinar on the McCloud Remedy dealing with age discrimination around the reform of public sector pensions in 2015 was held on 27 May.

The Remedy only concerns those in service on 31 March 2012 who were also members of a public service pension scheme between 1 April 2015 and 31 March 2022.

Some 90,000 pensioners are affected by the Remedy and will be contacted individually during 2023.

• *More details can be found on the Civil Service Pensions website www.civilservicepensionscheme.org.uk*

Climate crisis – a lost opportunity

The recent heatwave, which led to record temperatures in mid-July, is a sobering reminder of the climate crisis now under way.

The heat has been difficult to manage on an individual basis, depending on where in the UK you were living. My house has only just cooled down and I think I managed to acquire one of the last fans in Croydon!

It is important that the government is held to account and the UK plays its part in stopping the global heating situation getting any worse.

There are many ways they can accelerate our progress towards a low-carbon economy, one of

Key to a low-carbon UK economy is the provision of decent public transport

which would have far-reaching benefits – the provision of decent public transport.

As well as reducing emissions – many buses are electric and train travel reduces carbon in comparison with the equivalent journey by road – a decent integrated system would help to regenerate towns.

It would also get people back into the world, stimulating the local economy, helping businesses and culture.

Although we appreciate this is not possible in some areas where people are forced to rely on their cars, it seems to be a missed opportunity for a more joined-up policy that takes a step forward towards the government's target for net zero.

• *The CSPA continues to support the Campaign for Better Transport <https://bettertransport.org.uk/>*

Head office staff changes

We have had some staff changes recently, including the retirement of two long-serving members of staff. Office manager Darlene Vendryes retired at the end of June and Linda Smith, who has worked for the CSPA in a number of roles, most recently as minutes secretary, also retired. I am delighted that Marion McAuliffe has been promoted to the role of office manager.

We have also recently welcomed Sally Tsoukaris as deputy office manager/PA to the general secretary. And we have been joined by our new minutes secretary, Doreen Parkinson.

The new team are settling into their roles well and are ready to continue to provide the usual high standards of service expected by our existing and prospective members.

And finally...

Can you help raise the CSPA's profile? I am being contacted on a regular basis by journalists from national outlets such as ITV and the *Express*, requesting access to members willing to share their experience of occupational pensions, the cost of living, the state pension and other issues in the news.

CSPA members appearing in such features would greatly help spread the word about our organisation to a wider audience. I would be grateful if anyone reading this who is willing to assist contact Sally Tsoukaris on 0208 688 8418 or email enquiries@cspa.co.uk.

Ideally, we would like to have a 'bank' of CSPA members we can call on to help with various stories. There is, of course, no obligation if members change their mind later.

Enjoy the autumn and I hope to see some of you in October at our Annual General Meeting!

• Walker/Goodwin implementation

The CSPA and Cabinet Office have not had a meeting yet on the implementation of the Goodwin reforms, which seek to ensure fair survivor benefits for mixed and same-sex spouses and civil partners. We understand from public sector unions that talks are ongoing and there are disagreements about service costs. We will keep members updated.

• Accessing the Pension Portal

Our vice-chair Linda Ridgers-Waite recently assisted MyCSP by recording a podcast about the experiences of a newly retired civil service pensioner.



MyCSP is keen that more pensioners register for the Pension Portal.

• *For details on how to register, so you can access your pension details, go to: <https://members.civilservicepensionscheme.org.uk/>*



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WESTMINSTER

by Joe Frost

DEMENTIA AND WALKING

Jim Shannon asked a question about walking having a potential preventative effect on dementia. The reply revealed that the Department of Health and Social Care was developing a strategy involving the themes of risk reduction and prevention. This would include the 12 modifiable risk factors, including physical activity in later life.

Evidence had shown that physical activity could reduce the risk of the disease. While the evidence was not specific to walking, the UK Chief Medical Officer's guidelines cited walking as one of the forms of moderate-intensity activity through which the recommended 150 minutes weekly could be attained.

BLUE BADGE SCHEME

Barry Sheerman questioned the impact of the £10 charge for Blue Badge applications on low-income households. It was confirmed that the fee allowed local authorities to recover some of the costs involved in administering the scheme. It was for each local authority to decide whether to charge and whether the charge

would be the full or a lesser amount. Assessments of the scheme previously had indicated that, on average, by not having to pay on-road parking charges, Blue Badge holders made savings of hundreds of pounds annually.

CIVIL SERVICE APPOINTMENTS

Emily Thornberry tabled 12 questions in relation to the appointment and backgrounds of senior civil servants.

To paraphrase answers, the Declaration on Government Reform and the Civil Service Diversity and Inclusion Strategy 2022-25 committed to drawing on talent from all backgrounds. Barriers would be removed to underprivileged groups entering and progressing in the service.

The latest data, up to 1 April 2021, reflected a percentage only of those in the civil service who had made a positive declaration. Where ethnicity was known, the overall makeup was as follows: 91.8% white, 1.4% black, 4.2% Asian, 1.8% mixed, 0.8% others.

Senior civil servants' age (where

Jacob Rees-Mogg had written to all departments about work attendance

known) was as follows: under-35 4.8%, 35-44 34.1%, 44-54 38.4%, 55-64 21.5%. Data was not collected on gender.

Entry to the senior civil service at 1 April 2021 was broken down as follows:

- Entered before 1980 - 1.1%
- 1980-89 - 11.9%
- 1990-99 - 16.9%
- 2000-09 - 37.7%
- 2010 and later - 32.4%

Some 20.4% of respondents had been successful in the central selection process. Of those holding university degrees, 80.1% did not obtain a first degree at Oxbridge; 63.1% did not obtain a first degree at a non-Oxbridge Russell Group university; and 98% did not obtain a first degree at a non-UK university. Data was not available on socio-economic background as response rates were below acceptable quality thresholds.

WORKING FROM HOME

Jacob Rees-Mogg disclosed that information was not held centrally on working from home. He acknowledged the vital role played by the civil service in supporting government in its response to the pandemic. He had written to all departments underlining the importance of workforce attendance following removal of all

restrictions. Civil servants who had worked from home were increasingly returning to regular working in offices.

NUISANCE CALLS

Alberto Costa asked about steps by the Department for Digital, Culture, Media and Sport to stop the 'spoofing' of UK telephone numbers by foreign companies. Spoofing typically involves nuisance callers adopting a local telephone number to fool recipients.

The minister said the department worked closely with Ofcom, the telecoms industry and the Home Office to address telephone-enabled fraud and nuisance calls. In February, Ofcom had published a consultation proposing a range of measures to address the specific issue of spoofing. This included proposals to strengthen guidance for operators on the detection and blocking of spoofed numbers by improving accuracy in calling line identification data, as well as reviewing the reselling of allocated and assigned numbers.

Following publication of responses by Ofcom, next steps would be considered.

WINTER FUEL PAYMENTS

Rachel Maskell asked the minister to make policy extending the winter fuel allowance to disabled people.

The reply confirmed that the allowance would be increased this winter to £500 for a household with someone of state pension age and under 80, and to £600 for a household with

someone aged 80 or over. Disabled customers of pension age would receive the allowance. Around six million people across the UK who received disability benefits would receive a one-off cost of living payment of £150 by the end of September.

For the many disability benefit recipients who received means-tested benefits, the £150 would come on top of the cost-of-living payment.

Payments would be made in two instalments, the first in July and the second in the autumn.

PHARMACY CLOSURES

Peter Dowd wanted the minister to ensure there were no further closures of community pharmacies.

The minister indicated that these were private businesses that received funding to provide NHS services. Closure or consolidation was a commercial decision by the owner.

The department monitored the market and the effect of closures on patient access. The Pharmacy Access Scheme sought to protect access for patients where pharmacies were more than one mile away from the next nearest pharmacy, or 0.8 of a mile in areas of high deprivation.

The Pharmacy Access Scheme sought to protect access for patients

NHS NEGLIGENCE

Labour MP Feryal Clark asked how many incidents of medical error had been reported since 2017. The answer revealed that from 2017 to 7 June 2022, 1,309,128 medication-related incidents were reported to National Reporting and Learning Systems (NRLS).

Patient safety events in healthcare, including incidents of medication error, were reported voluntarily by health and care staff through the NRLS and its successor, the national Learn from Patient Safety Events.

That service was managed by NHS England and information was analysed to allow effective learning from events and to advance patient safety.

NHS England reviewed emerging patient risks and took action where it found cases of preventable harm, such as issuing National patient safety alerts to the health system through the central alerting system.

OLDER PERSON'S COMMISSIONER

Dr Matthew Offord asked what assessments the department had made on the potential merits of introducing an older person's commissioner for England. The minister said the merits of such a position had been considered and the government believed the duties of such a role were addressed by existing mechanisms in the health and care system in England. These included Care Quality Commission inspections, Healthcare England and by ensuring that all older and vulnerable people had a single named local GP to assist them to navigate the health and care system.

INTERNET AND OLDER PEOPLE

Dr Offord was concerned to know what estimate had been made about the number of people over 60 who were unable to access online services. The minister said that earlier this year Ofcom's Media Literacy Tracker computer-assisted telephone interviewing survey found that of the 3,143 respondents, 26% of those aged 75 or over and 8% of the 65-74 age group did not have internet access at home.

URINARY TRACT INFECTIONS

Baroness Finlay asked what steps were taken to reduce the number of catheter-associated urinary tract infections (UTIs) and how their effectiveness



Waiting time for cataract surgery in England was said to be 12.45 weeks

would be evaluated. NHS England and NHS Improvement had established a workstream for UTIs to reduce the prevalence of trialling and implementing interventions that could prevent infections in older people. In England, this included hydration pilots that would evaluate and improve understanding of which interventions best increased fluid intake in older people and reduced the risks of UTIs.

The collection of data within the workstream would enable evaluation of the effectiveness of interventions.

CATARACT SURGERY

Lord Campbell-Savours asked what the average waiting time for cataract surgery was in England and what strategies were in place to reduce that. The minister replied that the median waiting time between referral and treatment was 12.45 weeks for admitted ophthalmology patients. This included cataract patients, who were not measured separately.

There were more than 40 elective surgery hubs in England, with expansion in all regions backed by £1.5 billion in capital funding.

Getting it Right First Time (GIRFT) was identifying where trusts with capacity could offer mutual aid to neighbouring providers with longer waiting lists. GIRFT also supports partnerships between the NHS and independent sector providers to increase capacity.

A&E STANDARDS

Referring to the Royal College of Emergency Medicine report *Tip of the Iceberg: 12 hour stays in Emergency Departments*, published in June, Wera Hobhouse asked what assessment had been made of the findings that on average 1,047 patients spent longer than 12 hours in A&E departments every day in 2021.

The reply indicated that no formal assessment had been made. However, NHS Digital estimated that in 2020/21, some 302,784 patients spent 12 hours or more in A&E.



WELSH PARLIAMENT

by Joe Frost

First minister Mark Drakeford and Adam Price, leader of Plaid Cymru, announced an agreement on strengthening Welsh democracy whereby the Labour government and Plaid Cymru would cooperate without the latter entering into a formal coalition with the WG.

This included a proposal to increase the number of Assembly Members from the present 60 to 96, with a change to the election process.

The FM recalled that there had been several proposals over many years for a Welsh administration, but none had contemplated one as small as the present 60. He said the intention now was to create a parliament that reflected diversity and was properly equipped to discharge the responsibilities of the Senedd. A Bill was to be drafted in due course.

Darren Millar disagreed with the suggested increase and believed the announcement undermined deliberations by the Senedd committee on the constitution of the Welsh Parliament. He reminded the FM that

There was a proposal to increase the number of AMs from 60 to 96

there had been no manifesto content at the last elections on the increase in membership.

Mr Millar asked the FM whether the decision would be put to the public in a referendum. If the changes were to take place, he said that they would feature the most significant electoral change since the Senedd was created in 1999.

The FM countered that the public had their say already, having elected members in sufficient numbers to bring about change.

Mr Drakeford added that every nine months the prime minister appointed more people to the House of Lords than was proposed to add to the Senedd. Where was the referendum relating to the House of Lords? Reports over the years had never seen 60 as a sufficient quantum to discharge responsibilities.

The FM suggested that the opportunity for change did not come often, and it needed to be grasped. Opposition leader Andrew RT Davies argued that Wales did not need more politicians but it did need more doctors, nurses, dentists and teachers.

The proposals will fuel further challenge when the Bill is before the chamber, if the intention is that, if approved, the revised Senedd would be in place for the next elections.

GENERAL PRACTICE

Andrew RT Davies raised the issue of access to GPs and the inability to obtain



appointments at surgeries. He noted the WG was to fund 160 places each year for students but according to the BMA the need was nearer to 200, in line with those leaving or working reduced hours.

According to the BMA, just two thirds of GPs worked full-time and 23% of GPs in Wales were aged over 60, hence the need to ramp up training places.

The FM said there was a record number of GPs in Wales and training places were oversubscribed. Whereas numbers were falling in England, he claimed Wales was sustaining numbers.

It was accepted that the nature of the workforce was changing, with many GPs opting to work part-time. Many did not want to buy into a practice and stay for 30 or 40 years.

The FM said primary care was more than a GP - a wider team of practice nurses, paramedics and physios all worked alongside the GP.

SWANSEA TIDAL LAGOON

Tom Giffard described “exciting new plans” by a Bridgend company to develop a lagoon. Despite regret that the original proposal failed, the new plan did not require taxpayer investment.

The FM said the scheme for a lagoon was only alive because of funding by the WG to Swansea City Council, allowing it to work with the company on the plan.

TRAFFIC CONGESTION

The start of the half-term holidays coincided with major entertainment

Wales maintained its excellent recycling rates throughout the pandemic

events in Cardiff. There were severe traffic problems, with tailbacks reported beyond the Severn crossings, and delays for passengers at Cardiff Central railway station.

The leader of the opposition and the FM exchanged views but there was agreement that when delays occurred, information should be more readily available to the travelling public about what was happening.

BUS SERVICES

Hefin David identified a need for public transport to provide access to the new Grange hospitals at Cwmbran.

He was assured by the FM that the final stages of arrangements to implement a service had been reached. A direct bus link to the hospital would begin in the summer from Blackwood, Newbridge and Pontypool on an hourly basis. This would connect with bus and rail services at hubs and interchanges under a direct contract with the WG.

MEN'S SHEDS

Mike Hedges raised loneliness and isolation, and the positive impact that Men's Sheds had created where they had been introduced. He reminded members that women were also

welcome. The FM referred to Swansea council, which had seven such establishments using funds provided by the WG. There were similar initiatives across Wales, and in Denbighshire funding had been used directly to introduce Women's Sheds.

RECYCLING

Vikki Howells referred to statistics that showed Wales to be the only part of the UK to maintain its excellent recycling rates during the pandemic.

She called the achievements in processing food waste particularly remarkable. Anaerobic digestion had created sufficient power for 12,000 Welsh homes.

Ms Howells asked how the WG was engaging with businesses and public sector bodies to reduce food waste.

The FM agreed with the importance of the issue. During the pandemic the WG had worked with Fareshare Cymru to increase their work in the food supply chain directing surplus food. As a result, they were supplying more than 2,000 organisations and expanding cover to the whole of Wales.

Janet Finch-Saunders referred to WRAP Cymru's work with Monmouthshire County Council in switching from single-use plastic milk bottles to glass bottles. She wondered if the FM would consider approaching supermarkets to see if a transition to a greater use of glass could be achieved.

Mr Drakeford said a number of supermarkets were doing more in relation to packaging, reusing material that would otherwise go to landfill. He agreed that the WG would take forward the ideas.

LOCAL AUTHORITY FUNDING

Samuel Kurtz spoke about anomalies in the formula for funding local authorities. He highlighted a disparity between the funding for an 84-year-old receiving £10.72 per head and an 85-year-old receiving £1,582 per head. How could this be, he asked, when people of a similar age would present similar health issues in very similar environmental and social circumstances? Much of the data used to calculate funding allocations was based as far back as 2001.

Minister Rebecca Evans said a distribution sub-group had been asked

to examine the issues. However, the vast majority of data used in calculations was updated annually.

CARE HOME FUNDING

Janet Finch-Saunders said she was shocked to discover that fees paid by local authorities in north Wales were up to £11,000 a year less than those on offer from counterparts in south Wales.

She cited a 50-bed care home in Torfaen that received £546,000 a year more for providing residential care than similar size homes in Anglesey, Wrexham and Flintshire for exactly the same care, and £444,600 more than a home in Conwy.

Care Forum Wales had resigned from the north Wales fee-setting group in protest and at local authorities 'de-prioritising care'. Part of the problem, she said, was that the funding formula worked against the older and vulnerable population, asking that a fairer system be introduced.

Minister Rebecca Evans replied that following the local government elections this year, the finance sub-group would be exploring the matter further. The settlements, however, were not hypothecated and it was for local authorities to determine their priorities and local needs.

AIR TRAVEL

Carolyn Thomas asked about the future of the Cardiff/Anglesey air route.

Minister Julie James said that following a full cost-benefit analysis the decision had been taken to cease all support for the service. It was thought that passenger levels would not return to a level to make it viable, either economically or environmentally. Funds earmarked for the service would be used to accelerate work improving north-south connectivity.

Darren Millar, long a critic of the air link not being good value for money, suggested it would have been better to have linked north-east Wales. That was where the majority of the population lived, with links to Manchester and Liverpool, and he had promoted this, but no action was taken by the WG.

He said hundreds of millions of pounds were spent on roads in south Wales, in contrast with 'paltry amounts' on transport in north Wales. He described as 'peanuts' £50 million spent

on the north Wales metro compared with £750 million in the south.

Julie James for the WG thought Mr Millar's comments suggested "let's fund a commercially viable but environmentally destructive air service". She challenged that he would be better placed using his emotional energy to persuade Westminster to properly fund rail services in Wales.

WATER QUALITY

Peter Fox and Laura Anne Jones raised concerns about the levels of pollution in each of the rivers Wye and Usk.

In the town of Usk, residents had marched in protest at the condition of the local river. It was acknowledged that Welsh Water was working to reduce the impact of overflows in the area.

Mr Fox welcomed work at Usk pumping station, but wondered whether the WG had confidence in the regulators. The FM said Dwr Cymru had a two-year programme, but in preparing to answer questions, he had discovered drainage and wastewater planning were the only areas without statutory status.

The WG had secured powers through the UK government's Environment Act 2021 to bring regulations to the Senedd to put this right. Pilots were being

Welsh Water has been working to reduce pollution in the River Usk

tested and he planned to bring forward the regulations in 2023 in time for Ofwat's review in 2024.

Mr Drakeford drew on independent research for Dwr Cymru on the Usk river, which looked at daily levels of phosphorus. Some 21% of those loads stemmed from the aged sewage treatment works now being upgraded; 12% came from what researchers described as other categories, such as septic tanks and urban run-off; 1% from combined sewage overflows; 67% from agricultural use of the land by the river.

The FM was to chair a summit on phosphate pollution in Welsh rivers. He said he did not quote the research findings in a blame sense; rather it was important to have a mature conversation and identify action.

NHS DENTISTRY

Sam Rowlands raised the difficulties for constituents in north Wales accessing dental treatment, some reporting waits of two years. He asked about the acceptance rate of the new NHS contracts and discussions with the British Dental Association to ensure there were sufficient dentists.

The FM reminded members that in March the leader of the opposition had said no dentists in the Hywel Dda area planned to sign up to the new contracts.

In fact, he said, 92% of dentistry was provided by practices that had signed up. In north Wales the figure was 96% and 99%.





SCOTTISH PARLIAMENT

by John McGivern

LAW AND ORDER

Following a report in February on strengthening a strategy to combat serious organised crime, an updated roadmap was published in June to improve the delivery of community justice across Scotland.

The revised *National Strategy for Community Justice* sets out actions to help deliver enhanced community justice. They include ensuring high-quality community interventions and public protection arrangements are consistently available across Scotland.

Justice secretary Keith Brown said: "The revised strategy reshapes the national direction for community justice in Scotland, building on 15 years of fantastic progress at a time we are seeking to transform the justice system.

"Evidence shows community-based intervention and sentences can be more effective in reducing reoffending and assisting with rehabilitation than short-term custodial sentences."

Karyn McCluskey, chief executive of Community Justice Scotland, said: "Community justice is where people who have broken the law are held to account and supported to reconnect and contribute to their communities. It's a complicated and important role.

"Our approach in Scotland signals our determination to follow the strong

body of evidence around what works to help people stop breaking the law again, which leads to fewer victims and safer communities."

FARMING AND CLIMATE CHANGE

On 24 June it was announced that initiatives to deliver greater equality for women in agriculture and help young farmers become boardroom leaders will benefit from extra funding and a range of practical training courses for women.

The Future Women in Agriculture project will receive £100,000 per year for the next three years, while funding to the Scottish Association of Young Farmers Clubs will develop leadership skills to create greater diversity in the boardrooms of the future.

Among the projects to be supported is the Women in Agriculture Practical Training Fund, which has helped more than 750 trainees attend practical courses including tractor and trailer driving, sheepdog handling and chainsaw use since its launch last year.

Rural affairs secretary Mairi Gougeon said: "We are committed to building a fairer society and part of that includes enabling all women living or working in Scottish agriculture to have equality

"We want to see more women developing a career in agriculture"

of opportunity. The untapped potential is critical to helping our agriculture businesses be more resilient and able to diversify, meeting the needs of changing markets.

"We want to see more women developing a career in agriculture, which is why it's important women are given these opportunities in what has been a very male-dominated area."

SAFEGUARDING FOOD SECURITY

The findings of a taskforce set up to respond to disruptions to food security and supply following Russia's invasion of Ukraine, have been published.

The Food Security and Supply Taskforce found that while there is greater strain on the food supply chain, immediate supplies of food and animal feed in Scotland are secure. It makes a number of recommendations, including establishing a food security unit in the Scottish Government.

Rural affairs secretary Mairi Gougeon said food security was being given greater priority as a result of climate change and an increasing understanding of the global nature of food supply. The war in Ukraine has sent shockwaves through the global food system, she said.

"This has compounded the challenging operating environment caused by Covid-19 and the hard Brexit imposed on Scotland by the UK government, which has inflicted significant and lasting damage on our world class food and drink industries, rural and coastal communities.

"We have already taken steps to respond, including improving business cash flow via our payments strategy for 2022, to ensure farmers and crofters are paid as early as possible.

"The rapid establishment of our taskforce and the creation of food security structures should offer assurances that government and industry will be in a position to react as quickly as possible to future shocks."

PROPOSALS FOR LAND REFORM

Transformations are being proposed to the way Scotland's land is used and managed to ensure greater benefit to communities and the environment.

The Scottish Government is seeking views on ambitious proposals for its Land Reform Bill, which will be

introduced by the end of 2023. The Bill aims to address longstanding concerns about the highly concentrated pattern of land ownership in rural areas of Scotland. Proposals include:

- The introduction of a public interest test for transfers of large-scale land holdings
- A requirement on owners of large-scale holdings to give prior notice to community bodies of their intention to sell
- A requirement on those seeking land-based subsidies in the Land Register to ensure transparency around who benefits from public funding.

In addition, the consultation asks how communities can benefit from investment in natural capital, and calls for greater transparency around land and asset ownership.

Launching the consultation, environment and land reform minister Mairi McAllan visited the Ecology Centre in Kinghorn, Fife, a community-led charity supported by grant funding from the Scottish Land Fund.

Ms McAllan said: "Land reform is a pervasive issue in Scotland. We have a strong record of innovative land reform, but this journey is not complete. We must continue to develop land reform that addresses historical inequalities. We must also rise to changing social, environmental and economic issues in contemporary Scotland."

IMPROVING RURAL CONNECTIVITY

On 4 July, it was announced that the enhanced 4G mobile phone coverage programme reached its halfway point.

A £28.75 million programme has extended 4G mobile phone coverage to dozens more rural areas. Improved digital connectivity has been delivered by the Scottish 4G Infill (S4GI) programme, in partnership with WHP Telecoms and the Scottish Futures Trust, to help people from the Shetland Isles to the Borders get online.

The programme has reached its halfway point, building and activating 28 phone masts, with the remaining 27 on track to be connected by 2023.

Bogton, Aberdeenshire, is the latest to benefit. Mobile network operator EE is providing 4G services across all bar one of the new sites, including the new Bogton mast, but all sites are capable of supporting multiple operators.

"The availability of 4G services has proven transformational"

Economy secretary Kate Forbes said: "The availability of 4G services has proven transformational for members of these communities, who have taken advantage of new connectivity to enhance how they work, communicate with friends and family, access public services, purchase products and services and consume entertainment.

"The Scottish Government wants to build on that to capitalise on the ability of enhanced digital connectivity to encourage innovation and growth."

HEALTH AND SOCIAL CARE

Ambitious new targets were announced in July for NHS Scotland to address the impact of the pandemic on long waiting time for planned care. Health secretary Humza Yousaf said NHS Scotland aims to eradicate waits of more than two years, and then one year in most specialities, by September 2024.

He has asked health boards to take a focused approach to treat those patients waiting longer than:

- Two years for outpatients in most specialities by end of August 2022
- Eighteen months for outpatients in most specialities by the end of December 2022
- One year for outpatients in most specialities by the end of March 2023
- Two years for inpatient/day-cases in most specialities by the end of September 2023
- Eighteen months for inpatient/day-cases in most specialities by the end



of September 2023

- One year for inpatient/day-cases in most specialities by the end of September 2024.

Mr Yousaf said: "Speaking to patients and clinicians across the country, I know there is a physical and mental consequence of having to wait a long period to be treated, and that is why addressing long-term waits is a key focus of our plans for NHS recovery."

UK BILL OF RIGHTS

Proposals to repeal the Human Rights Act are a "shocking and unnecessary" attempt to remove safeguards afforded to every member of society, equalities minister Christina McKelvie said.

Putting on record the Scottish Government's opposition to the UK government's Bill of Rights, published on 22 June, Ms McKelvie said the Scottish Parliament would have to agree to any changes affecting the devolution settlement. "We do not need a new Bill of Rights. The Human Rights Act is one of the most important laws passed by the UK Parliament. For more than 20 years it has delivered fairness and justice - protecting our rights to privacy and liberty, freedom of expression and peaceful protest. It has prevented discrimination, inhumanity and the abuse of power.

"The UK government's Rwanda policy has been challenged in the European Court of Human Rights. This legislation appears to be part of its response - an attempt to remove safeguards protecting every member of our society.

"As a founding signatory of the European Convention on Human Rights, the UK government should be championing international human rights standards and the rule of law. Instead, its ministers appear intent on damaging the UK's global reputation.

"I am proud the Scottish Government is treading a different path, showing human rights leadership by protecting and enhancing our rights and freedoms, with plans for future Scottish legislation to extend devolved human rights safeguards even further."

In March, the Scottish and Welsh governments issued a statement on Human Rights Act reform. Last year's independent Human Rights Act Review by the UK government said there was no case for radical change to the Act.

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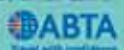
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NORTHERN IRELAND ASSEMBLY

by Tony McMullan

Elections for the 90-seat Northern Ireland Assembly took place on 5 May, and, unlike most elections in Northern Ireland, these produced historic results.

Sinn Fein topped the poll with 29%, up 1.1%, and retained 29 seats. The Democratic Unionist Party (DUP) fell by 6.7% to 21.3% and lost three seats, ending with 25. The centrist Alliance Party doubled from eight seats to 17 and (9% to 13.5%). The Ulster Unionist Party fell by 1.7% to 11.2% and lost one seat to finish with nine. The nationalist SDLP had a disappointing result, its seats down from 12 to eight (12% to 9.1%).

Among the smaller parties, the Traditional Unionist Voice (TUV) rose to 7.6% from 2.6%, but under proportional representation only retained its single seat. People Before Profit retained a single seat but its vote fell 0.6% to 1.1%, but the Greens lost both of its seats.

Two independent Unionist candidates were elected.

In Northern Ireland, a mandatory coalition means the four parties with nine or more seats are allocated ministers. The DUP refused to nominate one of its members to be deputy first minister and has blocked an election for the speaker because of its implacable opposition to the Northern Ireland Protocol. They insist they will not nominate until the Protocol has been abolished.

This has created significant unrest with the electorate. While ministers from the previous mandate remain in place, they can take no decisions and no scrutiny committees are in place.

THE PARTIES' MANIFESTOES: DUP

In the absence of an operating Assembly, *The Pensioner* has summarised the parties' election manifestoes.

The DUP had the most electoral pledges for older people. Three pages of its 60-page manifesto committed to:

- Supporting the extension of the Active Ageing Strategy
- Promoting a dementia-friendly approach to public policy in the provision of services.
- Examining legislation to protect access to goods and services
- Ensuring that older people are able to



- live in their own home for longer
- Encouraging access to public, private and community transport
- Incentivising people to remain active
- Investing in essential digital skills
- Legislating to strengthen statutory protection for informal carers
- Support for Adult Safeguarding Bill
- Promoting guidance on the use of CCTV in care homes
- Greater accountability in decision-making in care homes, hospitals and community settings
- Tougher custodial sentences for serious crimes against older people
- Free TV licences for over-75s
- Restoration of the triple-lock.

ALLIANCE PARTY

The Alliance Party had the biggest manifesto at 96 pages. Its commitments for older people included:

- Age discrimination legislation for accessing goods, facilities and services through a single Equality Act
- Programme of government with outcomes for ageing/older population
- Reform of adult social care provision funding on the same basis as NHS
- Using the Active Ageing Strategy as the basis for providing services
- Recognising many older people wish to stay in work and offering the opportunity to improve skills
- Promoting the uptake of pension credit and other benefits
- Creating a loneliness strategy.

SDLP

The SDLP's manifesto commits to:

- A guarantee that if care is needed, it will be of the highest quality
- Ensuring access to high-quality personalised services that promote dignity and health in later life
- Fully resource and implement the

recommendations of the SCIE report *Power to people: proposals to reboot adult care and support in NI*

- Introduce a carers' strategy, appoint a carers' champion and improve and invest in services/support for carers
- Fully fund the rollout of the proposals of the Regional Dementia Care Pathways launched in 2018.

OTHER PARTIES

While Sinn Fein and the UUP have no specific policies for older people, of the three smaller parties only the TUV has specific pledges:

- Public enquiry into the pandemic, including how care homes were protected
 - Supporting adequate domiciliary care
 - Basic internet courses for older people in libraries and other settings
 - Examination of age discrimination legislation to better protect the interests of the elderly in accessing financial services such as bank loans
 - Protection from discrimination in healthcare treatment
 - Call for fundamental changes to energy policy
 - Ensuring the Commissioner for Older People is given adequate funding.
- People Before Profit only listed one policy relating to older people in its 36-page manifesto: "We will defend the triple-lock. We need the triple-lock to ensure the level of the state pension rises every year in line with inflation."

The Green Party, while having no specific policies for older people, was the only party to commit to supporting dignity in dying.

It is hoped that the Northern Ireland Assembly will be fully functional again soon. But the CSPA will be chasing up politicians to ensure electoral promises are honoured. 🗣️



Autumn changes after a hot summer

David Luxton considers the cold, harsh realities for the incoming government

September feels to many of us like the start of a new year or chapter in our lives, probably because we associate it with a new school year or the start of our career after leaving school or university. Memories will fade of the exceptional hot weather we had in July and holidays taken in August, as we contemplate a new political season and what lies ahead as MPs return from their long break.

This year certainly feels like the start of a chapter, with a new prime minister to be confirmed on 5 September. This has followed months of acrimony as the rival candidates sought to disown the government policies they had all previously supported in Cabinet.

What is beyond dispute is the list of urgent issues to be addressed by the new PM and Cabinet. So, what could this mean for civil service pensioners?

Cost of living crisis

The first priority for the new PM is addressing the impact of the cost of living crisis, which is accelerating

rapidly as world energy prices continue to soar. The latest forecasts from industry experts predict that the energy price cap will increase to £3,300 in October, from just under £2,000 in April, meaning a hefty increase in average household energy bills of around an additional £100 a month from next month.

Then a further increase in the price cap to £3,500 is expected just three months later in January, meaning monthly combined gas and electricity bills of around £300 a month.

That is a huge monthly outlay for any household budget, but especially for pensioners on a fixed income.

It is no wonder that the House of Commons Business and Energy Committee concluded in its report on energy pricing at the end of July: "The scale of the price increases now renders the government's support package announced on 26 May insufficient" and "the impact on households is severe and likely to cause an unacceptable rise in fuel poverty and hardship this winter".

There has been a 5.9% reduction in the value of your pension

Further details on the package of measures, announced by Rishi Sunak in May when he was Chancellor of the Exchequer, are summarised in the article from the CSPA's parliamentary adviser Connect in this issue of *The Pensioner* (page 6).

More direct help is urgently needed before October energy bills hit everyone's doormats.

Rising inflation and your pension

Inflation, 9.4% in June and rising, is of particular significance to CSPA members in September. The year-on-year rise in the Consumer Price Index (CPI) for that month, due to be announced in mid-October, determines the civil service pension increase from next April, as well as informing the increase in the state pension under the triple-lock arrangement.

If, as expected, CPI rises to 10% or higher, then under the normal pension uprating arrangements, all civil service and other public service pensions should rise by that figure in April 2023.

That is an essential element of the pension promise to protect the value of the pension in payment and was the primary reason for the CSPA being formed 70 years ago.

This year the rise in the civil service pension from April was 3.1% (based on the September 2021 CPI) compared with the CPI rate in April of 9%. This represents a reduction in the value of your pension of 5.9% - a shortfall of £590 a year on a £10,000 pension.

So, in that context a likely double-digit increase from next April, if CPI inflation is at 10% or above by next month, will still not make up for the shortfall this year, even if inflation begins to drop by next April.

Autumn cheer with CSPA discounts

There are many issues facing pensioners at a time of high inflation and coping with soaring energy bills. On a more positive note, September and October show the colours of nature at their finest, so it is a good time to take advantage of 25% CSPA membership discounts to join English Heritage and see the finest gardens and homes and escape the gloomy news. Simply log on to the members area of www.cspa.co.uk and look for the member benefits available.



Eltham Palace and the gardens at Kenilworth Castle

Irrespective of the higher rate of inflation, it is part of the civil service pension benefits promise and must be honoured in full.

State pension variations

Similarly, the CPI figure for September will inform the state pension increase from next April under the triple-lock arrangement, which Rishi Sunak had committed to honouring in his statement to the House of Commons as Chancellor on 26 May.

But, as Rosemary White from the CSPA's Inner London Group has highlighted in a recent paper to her group members, the cash increases in the state pension differ widely between those on the basic state pension - payable to those who retired before 6 April 2016 - and those on the new state pension after 5 April 2016.


A 10% increase to those on the full basic pension of £7,370.20 (£141.73 per week) would be worth £737.62 a year, whereas someone on the maximum new state pension of £9,627.80 per year (£185.15 per week) would receive an increase of £962.70 a year.

As Rosemary said: "No wonder many pensioners feel aggrieved."

Poverty among 65-year-olds

Many civil servants who are retiring now may still have to wait a few more years to draw their state pension, which is now payable from age 66, and is due to increase to age 67 from 2026.

A report published in June by the Centre for Ageing Better revealed that nearly 100,000 65-year-olds had been pushed into poverty while they waited to collect their state pension; and the delay encouraged 9% of 65-year-olds to stay in their jobs and retire later.

The report also showed that the income poverty rate of single people aged 65 increased from 16% to 38% as a result of moving the state pension age by one year. 



Pension overpayment case success

Helping members with pension problems has always been the CSPA's focus. So, it was heartening to have a positive outcome for a member in May. She had retired in October 2010 but received a demand from MyCSP in August 2019 to repay £40,978 - the sum she was told she had been overpaid in her pension benefits and personal injury benefits since her retirement - and her pension was reduced by £452 a month.

"I am delighted at the outcome of the appeal. Thank you CSPA"

The member had replied to the demand for recovery of the alleged overpayment, arguing that the payments had been received in good faith; any error in the calculation of benefits was not her fault; and she didn't have the funds to repay the debt.

She contacted the CSPA office for assistance with a formal appeal. But the outcome of the first-stage appeal, received in April 2020, was that the debt must still be repaid.

The member was understandably very distressed by the demands to repay such a huge amount and asked me to help draft a second stage appeal to the Cabinet Office, which was eventually submitted in October 2020.

During that detailed appeal process, the pension figures were reviewed and the alleged overpayment reduced to £27,542, which the member was still not able to repay.

The appeal against recovery was based on the defences of: change of position; hardship; and the legal principle of estoppel. The member was encouraged by the CSPA to cooperate with a Statement of Means assessment to provide evidence of her financial and personal circumstances to help support the hardship argument.

On 13 May the member was delighted to receive a letter from the Cabinet Office upholding her appeal and waiving the demand to repay the £27,542 overpayment.

The member wrote to me: "I am very relieved and delighted at the outcome of the appeal. Thank you so much for your help. I was so anxious before you started helping me, but contacting you and also John made me relax more and cope better. You also armed me with information and the best way to deal with the issues."

The member wanted us to share her experience with other members who may face similar demands in the future.

- Any member needing CSPA help should contact CSPA pensions officer Christine Haswell at christine.haswell@cspa.co.uk or call the CSPA on 0208 688 8418.

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The CSPA and Me

When did you join the CSPA and why?

I joined in September 2014 shortly after retiring. I'd heard of the Alliance in my pre-retirement course and supported its aim to protect civil service pensions.

What do you do in the CSPA?

I am North East Regional Representative. As well as offering support and advice to local groups in the area, I represent them by sitting on the CSPA Executive Council and associated sub-committees.

Have you made friends via the CSPA?

Definitely. One of the best things about getting involved in this organisation is you meet many like-minded people. I was made very welcome at my first meeting in Sheffield, likewise at my first national AGM. Some of these early acquaintances are now good friends.

What job did you do before retiring?

I started my working life at Midland Bank, as it was. After moving to the civil service in 1987, I worked as a support officer on a drugs target team with Customs & Excise in London. I did similar work on moving up to Yorkshire, before training as a VAT inspector in 2003. Once HMRC came



Andy Aitchison, CSPA North East Regional Representative

into being, I continued working in VAT compliance until taking early retirement in June 2014.

Best moment in your career?

Without doubt when I qualified with a BTEC in VAT assurance. It was a big change in career direction for me.

What's the worst place you've ever worked in?

Not particularly the worst, but certainly the dirtiest and noisiest. While working for Customs, I once assisted on a dawn raid at a farm in North Yorkshire where there were suspected illegally imported parrots!

And the best?

I was away with colleagues from Leeds National Investigation Service on a drug-smuggling trial at Grimsby Crown Court. We worked very hard to win the case - and partied hard afterwards!

What advice would you give someone starting in the civil service now?

Good luck! Seriously though, the civil service is still a good place to carve out a career if you're prepared to work. I feel privileged to have experienced many work environments, essentially in the same department, and though I may have become disillusioned, there were still a lot of good moments.

Which six people (alive or dead) would you invite to a dinner party?

Ex-Wimbledon FC footballer Vinny Jones, David Bowie, artist Grayson Perry, folk musician Kate Rusby, historian Lucy Worsley and Mary Queen of Scots. How would that go!

If you could change one thing in society what would it be?

An end to the 'me first' attitude. It would be wonderful if everyone treated others in the way they would wish to be treated themselves.

What are your hopes for the CSPA in the coming years?

To recruit many more to the organisation. We need to catch as many of those retiring now as possible and get them involved. 🐦



and finally....

Star Sign: Gemini

Favourite colour: Any shade of blue

Favourite film: *The Polar Express*

Favourite song: *A Whiter Shade of Pale* by Procol Harum

Favourite sports team: I am an avid supporter of AFC Wimbledon

Favourite joke: Why have elephants

got big ears? Noddy wouldn't pay the ransom!

Hobbies/pastimes:

Watching football, walking, meeting former colleagues

for a beer, and visiting stately homes

Unusual fact: I am descended through my mother from one of the witnesses to the will of Samuel Pepys



The ongoing divide

Despite repeated government commitments to equalise pay and pensions, women are still losing out, as **David Hencke** explains

A new generation of women in work are facing the prospect of pension poverty in their old age. The gender gap between men's and women's pensions looks like persisting well into this century and the gap is more marked in the private sector than in the basic state pension.

In the past, women were seriously disadvantaged compared with men by being unable to contribute properly to build up National Insurance contributions to get a full state pension.

The issue of leaving work to care for young children was not tackled until the Labour government in the 1970s provided National Insurance credits for women in that position, but was never backdated. And many women (working part-time) earned too little to qualify for National Insurance contributions.

The new state pension introduced in 2016 has improved, if not entirely eliminated, this problem. Men and women must have 35 qualifying years to get a full state pension. But women can get credits for childcare up to the child's 12th birthday.

Before the new pension there was an 18% gap between the number of women and men getting the full state pension. In four years, it has narrowed by 10% to just an 8% difference.

Second pension issues

A report by the House of Commons Library this year on the gender pension gap shows the real problem is now in the private provision of the much larger pension - the second workplace pension.

The present government is very proud that the auto enrolment (AE) system introduced in 2012 has had a big impact on women getting a second pension. Before AE - where you automatically contribute to a workplace pension unless you opt out - the majority of women (60%) and half the men (50%) did not have one. Now, according to the Department for Work and Pensions, only 14% of men and women do not have a work pension.

This big jump should improve the position for women if it were not for other factors. For a start, there is still a gender wage gap. The latest figures for 2021 by the Office for National Statistics show that on average men earn 7.9% more than women - so women are still not paid equally despite government commitments.

Women's career path

But the biggest drawback for women is their career pattern. Evidence given by the Association of British Insurers to MPs on the House of Commons Work and Pensions Committee said: "While the introduction of AE in 2012 enabled more women to save into a pension, its

eligibility criteria can exclude women who are low earners and multiple job holders.

"Women disproportionately work in lower paid jobs; 75% of those earning under the £10,000 AE earning trigger are women. They also make up the majority of multiple job holders - as much as 64%. This is significant as

Women make up the majority of multiple job holders - as much as 64%

their total income could be over the AE earnings trigger, but as it is divided across multiple jobs they will not be automatically enrolled into a pension."

For women in full-time jobs, the pension savings are equal to men until they reach 35. Then, many women decide to work part-time or stay home to look after children, so their pension pot does not grow because, unlike the state pension, their contributions will not be paid by the employer.

The Pension Policy Institute highlights the differences. "This gender divide is primarily driven by the different employment patterns and earnings levels correlated to gender. Women are more likely to take time away from work or work part-time, primarily to care for their family.

"Up to 20% of women in their 30s are looking after the family or the home rather than participating in the labour market, and by extension workplace pensions, with potentially long-term implications for their pay and employment prospects. As a result, men will on average accrue a larger amount of pension saving through higher lifetime earnings and less time away from working."

The result is a huge disparity between the size of men's and women's pension



pots. According to trade union Prospect, the gender pension gap is more than double the gender pay gap. It states that in 2019/20 the gender pension gap was 37.9%, down from more than 40%, with an estimated gender pay gap of 15.5% - nearly double the ONS figure.

Prospect says: "The gender pension gap is still too high and as we highlight in this report, several of the main drivers behind the gender pension gap are still unaddressed, which means that ultimately, women will continue to have disproportionality lower retirement incomes than men, which is unacceptable."

The difference could be as much as £100,000 between men and women. According to pension provider Scottish Widows, "women could face a £185,000 gap in retirement, as they are on track to save £100,000 less than men while needing £85,000 more for retirement". This is because women tend to live longer than men.

The way forward

The House of Commons Library highlights four ways this can be dealt with. First, there is a need to provide more help for childcare. It quotes workplace pension The People's Pension, which calls for a grant to local authorities to cover the real costs of 30 hours per week free childcare for all three- and four-year-olds; and a flat-rate tax relief on childcare costs for children under two years old.

Prospect calls for "measures that make affordable childcare more widely available so that people who want to return to work can do so".

Cutting the earnings trigger for AE would bring in 500,000 new savers

Second, there needs to be a review of divorce law legislation. The Pensions and Lifetime Savings Association submitted written evidence to the Work and Pensions Committee's Saving for later life inquiry, calling for pension rights to be considered as a compulsory part of divorce proceedings.

It said: "The government should consider changing the law to ensure pensions rights are considered on a

mandatory basis as part of divorce. Currently pensions may only be considered if there is a financial settlement considered by the courts."

Third, changes should be made to the AE scheme. The People's Pension recommends cutting the earnings trigger for automatic enrolment to the primary National Insurance threshold. This would bring in 500,000 new savers, three quarters of whom would be women.

Finally, there needs to be annual statutory reporting by the Government Equalities Office (GEO) of the level of the pension gender gap.

When approached, the GEO said this was a matter for the Department for Work and Pensions.

Government response

A government spokesperson said: "Automatic enrolment has helped millions more women save into a pension, with participation among eligible women in the private sector rising from 40% in 2012 to 86% in 2020 - equal to that of men.

"Our plans to remove the lower earnings limit for contributions and to reduce the eligible age of being automatically enrolled to 18 in the mid-2020s will enable even more women to save more and start saving earlier."

The government estimates that removing the lower earnings limit will mean every eligible worker would benefit from an employer contribution if they are enrolled or opt in. This would ensure that part-time workers who opt in get an employer contribution for every pound they earn in every job.

The ministry says it has invested more than £3.5 billion in each of the past three years to deliver the government's free childcare offers, including 30 hours per week for working parents, which is supporting thousands of families.

"We continue to look for ways to improve the cost, choice and availability of childcare. The Universal Credit system reimburses claimants for up to 85% of childcare costs, which is significantly more generous than the previous benefits system," it says.

A pensions bill to implement these reforms has been promised by the government ever since it decided to review the automatic enrolment

scheme. But so far there has been no sign of the legislation to do this. It again missed being included in the latest Queen's Speech. When I asked the ministry about this, I was given no response on a particular date.

The government's proposals will improve the position of women to save for a second pension and increase employer contributions to their pension pot, but it will not address the full extent of the huge pension gender gap. It needs a more comprehensive approach to make a big difference.

It seems that women will continue to receive worse pensions than men for many years to come - and the poorest low-paid women will still be left in pension poverty when they retire. 🙄



Missing out on vital support

Over-65s are less likely than younger people to get NHS mental health support. **Jenny Sims** reports

Earlier this year, in Mental Health Week, Age UK drew attention to research showing that older people are just as likely to be living with depression and anxiety as younger age groups, but far less likely to be getting the support that would help them.

Forced isolation during the pandemic was undeniably a factor during 2020/21, when there were only 5% of referrals of older people to talking therapies – significantly below the 12% the Department of Health and Social Care said 12 years ago they expected.

But the number of referrals among over-65s had been falling for two years even before the Covid outbreak. Caroline Abrahams, Charity Directory at Age UK, told *The Pensioner*: “We know many older people may feel reluctant to start a conversation with their GP

about mental health. GPs themselves can be reluctant to ask how someone is feeling or can focus on just dealing with their physical health conditions.

“This all means that many older people are not getting NHS treatments such as talking therapies, which are just as effective with older people as they are with other age groups.”

Other factors also include the UK shortage of GPs, the widely publicised difficulty for patients to access GP services, and the post-Covid build-up of patient demand.

According to Age UK, the significant need for mental health support for the over-65s needs to be addressed urgently. It has called for a government target for referrals of older people to NHS mental health support. Abrahams said: “Without it, the chances are that

the trend will continue to move in the wrong direction, with even fewer older people enabled to access talking therapies than there are now.”

Gender divide

More women aged 65 or older are affected than men, with nearly double reporting anxiety disorders.

But figures published by the Mental Health Foundation for Men’s Mental Health Week (13-17 June) – when men are urged to visit their GP for a health MOT – revealed that one in eight men have anxiety, stress or depression.

The Foundation is campaigning to remove the stigma they say still surrounds men’s mental health.

It reports that “40% of men won’t talk about their mental health with friends or family. Therefore, many suffer in

Signs of stress

Here are some of the comments in an Age UK survey of the impact of Covid-19 on older people.

“There are days when I don’t want to be here anymore as my quality of life is so bad with psoriasis, depression, chronic obstructive pulmonary disease (COPD) and little healthcare interest... and on top of that money worries...”

“I have felt extremely lonely for the first time in my life as I have taken shielding very seriously. I have been at home, only leaving for medical appointments. My anxiety is sky high.”

“Isolating is very debilitating mentally – very little human contact is hard to deal with.”

“Anxiety and stress levels are higher. Depression and paranoia have been affecting me and my family relationships.”

“I’m more depressed, prefer my own company, got used to not seeing family. Seem to have lost confidence outside the home. I’m working on it. It takes effort.”



silence. While the topic is becoming more prevalent, there is still a need to help men feel comfortable enough to speak out about their mental health. Unattended, these problems can worsen and be detrimental to those affected.”

The Foundation also points out that in the UK, three out of four suicides are men, and that suicide is the biggest killer of men under 45. It cites the common signs and symptoms associated with mental illness:

- Anger, irritability or aggressiveness
- Noticeable changes in mood
- Difficulty sleeping
- Avoiding friends and social activities
- Constant low energy
- Drug or alcohol abuse
- Ignoring personal hygiene.

Abrahams said: “Only some of us will experience a mental health condition, but most of us can feel depressed and lonely at some point. As we get older, we can also become especially vulnerable to factors that lead to depression - bereavement, physical disability, illness and loneliness.”

NHS England announcement

In line with its NHS Long Term Plan, NHS England announced in June that GP surgeries were to provide specialist mental health support. “Thousands of new mental health experts will be on hand to support people in their local GP practice amid record demand for services,” it said.

“Fully trained experts from local NHS trusts will offer people with severe mental health problems such as bipolar, psychosis or eating disorders, a consultation, treatment, peer support or a referral to hospital teams without needing a GP appointment.

“The service will offer appointments with mental experts which are up to three times longer than a standard GP appointment, meaning more time for their needs to be assessed.

“The NHS is providing funding for two mental health practitioners for every group of GP practices in a local area, meaning up to 2,500 mental health experts will be providing additional support. Introduction of the new roles will see primary care and mental health trusts working together to offer one single service to patients, while family doctors time will be freed up to focus on routine care.”

Dr Nikki Kanani, a GP and medical director for primary care at NHS England, said: “As a GP, I have seen the significant impact of the pandemic on the nation’s mental health, with far more people coming forward for support. So, it is fantastic that up to 2,500 more mental health practitioners will be available to work with us, as part of joined-up teams in primary care, to offer patients faster access to specialist mental health support.”

The announcement did not contain any target for older people referrals for counselling or talking therapies.

Abrahams said: “We believe extra effort should be going into lifting the numbers of older people being referred and completing treatment, which could include a specific target to drive improvement.

“We will continue to raise the treatment of older people’s mental health to both the NHS and the government, and we would equally encourage older people to seek help if they are concerned about their mental health.”

In figures

According to the latest data compiled by Age UK among people aged over 65:

579,803

More than half a million experience anxiety disorder

487,100

Just under half a million experience a major depressive disorder

191,740

Just under 200,000 experience chronic depressive disorder

140,332

More than 140,000 experience bipolar disorder

Friendship services

- Age UK’s Telephone Friendship Service allows you to sign up for a free weekly friendship call - a way to get to know someone new.
- Silverline is a free 24-hours a day service for older people looking to have a chat with a friendly and supportive volunteer.
- Many local Age UK branches offer face-to-face befriending services. These often involve a volunteer visiting someone at home for a cup of tea and a chat, or going out together to enjoy a shared interest.

Further information at Age UK
Advice: 0800 169 65 65

Age UK’s self-help tips for older people

- Be kind to yourself
- Get enough sleep
- Eat well and drink sensibly
- Keep active
- Create structure to your day
- Connect digitally

In addition, to help boost mood and connect with others, it suggests the following:

- Talk about your feelings
- Make new connections
- Contact a friendship service

Further information:

www.ageuk.org.uk/information-advice/work-learning/technology-internet/video-calling/

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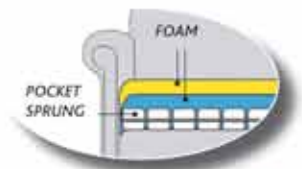


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News

A round-up of recent activities in branches and groups around the UK



SCOTLAND BRANCH

We are delighted to extend a warm welcome to Wilson MacDonald, our new vice chair, who was appointed earlier in the year. He is already proving to be an excellent asset to the branch and is looking forward to attending the national AGM in October and meeting the CSPA wider community.

Details of his appointment was given in our summer newsletter, distributed to all Scottish members in mid-July.

The branch officers continued to meet via MS Teams over the summer. They also met CSPA Policy, Projects and Campaigns Manager Nicola Crichton online to discuss progress constructing the new Scotland Branch website. Towards the end of June, an 'interim and temporary' advice notification was placed on the existing website. We would like to thank Nicola for her commitment to this project and hope that as you read this, the new branch website is up and running.

Traditionally, the branch has a summer break in July and August, unless there is a particular campaigning project, and this year has been no different. We are looking forward to members getting together for meetings during the autumn and winter, and the Christmas lunch in December. Details were in the branch

newsletter distributed in July. However, please feel free to contact Michael Kirby or Cherry Dolan if you would like further information.

Membership issues

Branch newsletters have helped keep members in touch with matters of interest, especially those in remote areas who cannot attend meetings or have no internet access. Word of mouth is one of the best ways of recruiting new members, so if you know anyone who would like to join, please contact me to see if they are eligible.

We also wish to continue reaching out to members who have lived in Scotland but moved elsewhere. If this applies to you and you would like to be re-allocated as a member of the branch, please contact membership secretary Michael Kirby on 0141 639 5563 or email Michael.Kirby@cspa.co.uk.

Age Scotland

Age Scotland launched its #Know Your Rights campaign in July, which is

Age Scotland's helpline can carry out a benefits check and help callers

designed to raise awareness of carers' rights so that all unpaid carers in Scotland can access all the support and benefits they need.

There are an estimated 1.1 million unpaid carers in Scotland, all of whom are entitled to certain rights as laid out in the *Carers (Scotland) Act 2016*. Unfortunately, many unpaid carers are unaware or unsure of what these are, and how to obtain them.

A Pension Credit Day of Action was held on 15 June - an awareness day designed to encourage people of 66 or over on low incomes to check their eligibility for a benefit that can be worth of £3,000 a year in financial support and additional discounts.

As the cost of living crisis deepens, and many older people struggle with soaring energy bills and the rising cost of fuel and food, it is more important than ever to ensure that those in need receive every penny of support to which they are entitled.

Older people in Scotland can find out more by calling the Age Scotland helpline, where advisers can carry out a full benefits check to determine what financial support is available and help callers claim their money.

Last year the helpline dealt with 918 pension credit referrals, including 108

new referrals from people not receiving the benefit and 810 cases uncovering additional funds, backdated payments and dealing with application appeals.

Between April 2021 and March 2022, the helpline identified £180,274.44 in unclaimed pensions credit for older people in Scotland.

Around 131,000 older people in Scotland currently receive Pension Credit, but it is believed about 123,000 eligible households are not claiming it. Pension Credit is a means-tested benefit that can help with living costs, including council tax reduction, free TV licences for over-75s, help with living and housing costs, NHS dental treatment and glasses, and getting patient transport to hospital.

You can find out if you can claim Pension Credit by using the benefits calculator on the Age Scotland website, or attend one of Age Scotland's free online benefit workshops.

Health and social care

The Scottish government recently invited views on its proposals for a new health and social care strategy for older people. To ensure the response to this represented the opinion and experiences of older people, Age Scotland held several events - in person and online - with several older people's groups across Scotland.

Email supporters were also asked



to respond to an online survey to highlight positive and negative examples of experiences of the health and care system.

With the number of over-60s projected to increase by more than 18% by 2032, there is no time to lose in developing and implementing this strategy and improving people's experiences of health and social care.

It is expected that the Scottish government will publish the final strategy later this year.

Energy advice workshops

In July, Age Scotland offered a range of workshops, both in the community and in the workplace, providing information on important issues

Home Energy Scotland can help customers unable to reach energy suppliers

affecting older people today. The workshops - entitled *How to survive a power cut* - will advise on what you would do in the event of a power cut and ensure that you have a plan of action to make this potentially stressful event go as smoothly as possible and allow you to weather the storm. For more details, visit www.age.scot/energy/workshops.

Further information on Age Scotland can be found at www.agescotland.org.uk. The helpline provides valuable support to older people and their families on a wide range of matters - telephone 0800 124422. Feeling lonely? Call the same number and ask for the Friendship Line.

Having problems with your energy bills or your supplier?

As more of our lives go online, it is almost impossible to get someone to speak to when things go wrong or if you are having problems.

Energy companies are no different. Their telephone lines are extremely busy dealing with consumers' concerns and worries about the increases in charges, with more to come.

In Scotland, you can contact Home Energy Scotland for free help and advice Monday to Friday 8am-8pm and Saturday 9am-5pm using freephone 0808 808 2282. Alternatively, visit the website www.homeenergyscotland.org/contact-advice-support-funding

SCOTLAND GROUP REPORTS

Edinburgh

This group is now closed. Should any members wish to make enquiries about creating a new group in or around Edinburgh, please contact the Branch Administrator.

Christine McGiveron, 17 Alderston Avenue, Ayr, Ayrshire KA8 9BD Tel: 01292 618329 Email: christine.McGiveron@cspa.co.uk

Glasgow & District

Group meetings have usually been held on the first Thursdays of the month from February to May and September to November,

in the Renfield St Stephen's Church Conference Centre, 260 Bath Street, Glasgow, from 1.30pm to 3pm. During the pandemic, these were cancelled, together with group social activities.

The meetings have been reduced to four this year, in the same venue, one being the group AGM in February.

The group will have had its ordinary meeting on 1 September. The next meeting will be held on the first

Glasgow Group will now be open to any Scotland Branch members

Thursday of November, with the Christmas lunch going ahead on the first Thursday of December.

The branch officers are acutely aware this is the only remaining group in Scotland and as such, will be open to any Scotland Branch member who wish to join meetings, outings or events. You will be made most welcome.

Should you require any further information, please do not hesitate to get in touch with me.

Secretary: Cherry Dolan, 9 Ashwood Place, Forfar, Angus DD8 1FE Tel: 01307 479583 Email: Cherry.Dolan@cspa.co.uk

NORTHERN IRELAND BRANCH

This report covers the period from the beginning of the Covid lockdown in March 2020 until March 2022. During that time the branch committee had several serious difficulties, which are not yet fully resolved, although we have made some progress.

Shortly after lockdown began, our excellent secretary and HQ representative, Tony Damoglou, died suddenly in May 2020 - members will have seen his obituary in an earlier edition of *The Pensioner* magazine.

Our branch committee was reorganised. Alastair Hunter, who had served many years as our treasurer, took over as chair, Roisin Lilley became our treasurer and her husband Jim stepped down from the chair to become our secretary.

Unfortunately, Jim became very ill and sadly died in January this year - his obituary can be found in

the spring edition of *The Pensioner*.

In the meantime, our delegate to the local branch of the National Pensioners Convention, Walter Scott, also died in July 2021 - another great loss.

In addition, our president of long standing, Alan Dunn, has been forced to resign from the committee because of ill health.

So, we have had to put in place measures to keep the branch committee going and still provide a service to our members.

Ivan Baxter is the new president and Alastair Hunter is chair.

And two new members have joined our committee - Tony McMullan and Michael Carson -

After losing several key committee members, two newcomers have joined

both of whom are recent retirees with considerable trade union experience.

After a suitable settling in period, Tony will take over as our secretary and HQ representative and he will also be our delegate to the Northern Ireland Branch of the National Pensioners Convention.

Roisin Lilley has looked after the website, as well as her more formal roles as membership secretary and treasurer, so we need a volunteer to develop and maintain our website.

The branch continues to support the National Pensioners Convention and has been active in lobbying local political parties for a better deal for older people.

Our representatives at the CSPA Annual General Meeting to be held in Coventry on 12 October will be Tony McMullan and Roisin Lilley.

Membership secretary/treasurer:
Roisin Lilley: roisincspa@gmail.com

ENGLISH REGIONS: WESSEX

Bournemouth

Following Covid, and then not being able to use our old venue, we booked the lounge at St Mark's Church, Talbot Village for meetings. The lounge is in the newest part of the church.

Members who have been to meetings say it's a lovely venue with a view and access to the outside garden. It also has a good kitchen and up-to-date ladies, gents and disabled toilet facilities.

The church is on Wallisdown Road,

Talbot Village, Bournemouth BH10 4HY and we meet at 10.45am on the fourth Tuesday of every month except August, usually finishing at 12.30.

We have speakers on a different topic each month. So come and give it a try.



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SOUTHERN

Aldershot & District

Yes, we do still exist, just. We have a small committee of five, who were elected on 6 October 2021.

But I feel obliged to make the point that this is solely due to older retired members being willing to staff it. Unless newer members are willing to engage in this manner, eventually there will be no committee and no group. To date, three face-to-face meetings have been held, for which copies of the minutes are available on request from the secretary.

Regrettably, our 670-strong group still lacks a chair, so group secretary William Blake is also acting in this capacity. If anyone could persuade themselves to offer for this role, he would love to hear from you. Alternatively, if somebody would take on the role of secretary, William would be happy to become the chair.

Prior to the Covid-19 pandemic, we were in the habit of holding quarterly socials, which included a speaker, a

raffle and light refreshments. These were usually attended by upwards of 30 people and we would like to resume them but are having difficulty in identifying a suitable venue.

The Aldershot Military Museum is thought to be one option but meeting at a pub could also be popular for obvious reasons.

Members are strongly encouraged to advise their preferences using the contact details provided here. If a pub is preferred, the address of one that is thought to meet the need would be greatly appreciated.

The committee is of the view that for any potential venue to be suitable it must have a room large enough to accommodate 40 people, be served by good public transport and have

adequate car parking space.

We also occasionally arranged day trips to places of interest. May I remind members that since our social secretary retired, these are now being arranged and offered by the Heronwood Community Association. Call Pat on 01252 315098 to find out what is available.

Current planned trips this year are to Cambridge on 13 August, Bournemouth on 10 September and Bristol on 3 December.

Lastly, if anyone is wondering why they haven't seen a newsletter recently it is simply because one hasn't been drafted. Issuing such a letter when there is nothing to say is a waste of money.

Secretary: William Blake, 41 Mount Pleasant Road, Alton, Hampshire
Email: wgblake183@gmail.com
Tel: 07796 687300



We are having difficulty finding a suitable venue for meetings - please help

ABOVE: Fleet Pond Nature Reserve in Hampshire

SOUTHERN (continued)

Crawley & District

The group continues to meet monthly at the Orchard, Brighton Road, Crawley. 200m south of the level crossing. We have a full programme for the autumn:

- 14 September: CSPA national AGM motions.
- 19 October: Vivian Hill explains how architecture has had to adapt to fashion over the ages.
- 9 November: Nicola Crichton from CSPA HQ brings us up to date on the modernisation of the Alliance.
- 14 December: Christmas quiz/lunch. Meetings start at 10.30am and finish at 12.30pm, when we adjourn to a local pub for lunch. We welcome new faces, so come and join us.

We were sad to lose our treasurer James Smith to cancer earlier this year and would welcome a volunteer to take his place. The duties are not arduous, so if you can spare a few hours per month, please contact me. Our website will keep you up to date on group business.

Secretary: Sylvia Sturtevant

Tel: 01342 325245

Email sylviasturtevant@gmail.com

Website: www.crawley-cspa.co.uk

Winchester & District

The group has been meeting again since September 2021 after the Covid restrictions were lifted. The attendance has been encouraging, with members not being too wary of the virus.

Our meetings are held quarterly, with a guest speaker, group business and a buffet lunch to follow. During the lockdowns, I continued to produce our quarterly newsletter, which is printed locally. Because our membership was less than 200, I filled part of my time during these periods of isolation by typing members' addresses onto a template to produce adhesive labels at home, a couple of dozen a day.

Members appreciated this continuity and at least I was able to keep in contact with them - 20% had agreed to receive their copy by email.

Sadly, our chair died in 2020. The committee is now just three members and the group is in danger of closure. No volunteers have come forward despite many exhortations to help. Consequently, the committee is unable



Winchester Group is campaigning for a move to a regional structure

to undertake any campaigning and interaction with the local authority on behalf of members.

The group structure of the Alliance in England and Wales is in a precarious position now, with 32% of members and 40% of groups not represented locally.

I believe the time has come to move to a regional structure. To this end, our group has submitted my motion to the forthcoming AGM in October.

Our next meeting is planned for Monday 19 September, when Nicola Crichton will be our guest speaker. We meet at the Badger Farm Community Centre, Badger Farm Road, Winchester SO22 4QB. Please contact me for details.

Honorary secretary: Ian Millar

Email: cspawinchester@yahoo.co.uk

Tel: 01962 854542

Worthing & District

We have enjoyed some cracking presentations this year, but the Worthing Museum curator had to cry off for the fourth time!

Luckily, one of our members, a volunteer at National Trust Nymans, was able to step into the breach. The curator has promised, come hell or high water, to talk to us on 25 November.

In May, Mike Gough Cooper, retired officer of Customs & Excise, gave

us a splendid presentation on the Investigation Division in which we both served and is the background to his latest book *The Peccavi Plot* (written under his pen name Frank Hurst).

By the time this issue goes to print, we will have enjoyed a trip on the Bluebell Railway in July, and we will have celebrated the 70-year Alliance anniversary with tea on 19 August at Beach House Park, Worthing.

On 30 September we have a speaker from the Mission Aviation Fellowship; on 28 October the Worthing Coastal Office; and the museum curator on 25 November at the fifth attempt. Christmas lunch on 9 December will again be at the excellent Indigo restaurant in the Ardington Hotel.

Meanwhile, Trevor Andrews is still entertaining us with two cartoons and a water colour emailed every week.

We are a friendly group and enjoy monthly meetings and outings. We usually meet in the Durrington Community Centre. We would be delighted to welcome new members and encourage retired or retiring staff to get in touch. For general queries, contact the chair below or for membership contact Marion Tarbuck at marion.tarbuck@gmail.com or 07904 714184.

Chair: Frank Jones, 19 Saltings Way, Upper Beeding, West Sussex BN44 3JH

Tel: 07500 478097

Email: francisjgjones@hotmail.com

ABOVE: Winchester Cathedral

MIDLANDS

Gloucestershire

The Gloucestershire Group is successfully emerging from the lockdown world and lives are beginning to resume normality. We have continued to send out e-newsletters to those for whom we hold email addresses, so if you wish to join the list, please send your email to me.

We held our AGM in March in person with 24 members and were delighted to welcome Lisa Ray to the meeting, who brought us up to date with Alliance matters. The present committee and officers were re-elected, but we are still short of committee members.

Once again, fate stepped in and our speaker for June from Severn Trent had to cancel as she had moved to another job and no replacement had been recruited. Several members expressed disappointment at the withdrawal of Severn Trent as they had many pertinent questions to ask.

Fortunately, our September speaker stepped in and gave a very good account of how foodbanks work. It is shocking to think of the number of food parcels delivered each week, and with inflation and energy prices rising the need will be even greater. The group made a sizeable donation to the foodbank -

some members are volunteers there.

The speaker for the next meeting on 15 September is Simon Trapnell, curator of Nature in Art, the gallery at Twigworth. Simon was due to talk last year but Covid forced a cancellation. So we are pleased to invite him again when he will give an illustrated talk entitled *Looking at pictures*.

The speaker on 1 December is Jack Boskett, a photographer whose work ranges from royalty to railways and whose work has been on display at Tetbury and on Severn Valley Railway.

Meetings are held at the Civil Service Club (CACSSA), Tewkesbury Road, Cheltenham, GL51 9SL at 10am for a 10.30am start. Keep well and safe.

Chairman/secretary: Alastair Goldie

Tel: 01452 417846

Email: cspaglos@gmail.com



West Mercia

The group, which serves the 900-plus CSPA members across Herefordshire, Shropshire and Worcestershire, held its second round of quarterly meetings on 21 June in Hereford and on 22 June in Wellington.

The attendance for these meetings was slightly better than expected considering our far-flung and largely rural area.

We reviewed progress since our recent inauguration, heard news from CSPA HQ, and formulated motions for the national AGM in mid-October.

Our second group newsletter has been issued and our 134-strong email group has benefited from additional mailings.

Our next group meeting is scheduled for the Quaker Meeting House in Worcester on the afternoon of Monday 12 September. Later that week we will meet in Shrewsbury United Reformed Church. We plan to hold our first Zoom gathering in late September.

Secretary: David Humphreys

Tel: 07906264335

Email: dnhumphreys@gmail.com

LEFT: Bourton on the Hill, Gloucestershire

EASTERN

Leicester & Rutland

The group held its AGM in April, our first face-to-face all members meeting since March 2020.

The group committee kept in touch with each other by email, Zoom and phone throughout the pandemic and has met several times this year. A meeting is fixed for August and the agenda can be found in our latest group newsletter, which also contains contact details for our committee. We have a guest speaker at each meeting and all members will be made welcome.

Chair: Rob Jameson

Tel: 07586 822381

Peterborough & District

Members came to the group AGM at the Brewery Tap in May and thankfully a new committee was elected.

General and committee meetings are being held in various venues in Peterborough in 2022, providing a mix of informative, social and fun events.

In July we had a fish and chip lunch and an eyewitness talk about the Christmas Island nuclear tests. In September we hope to convene at

In September we hope to watch an ice hockey game at Planet Ice

Planet Ice, with a chance to watch an ice hockey game, and in December there'll be a Christmas social and raffle.

Group newsletters are sent to members to keep up to date with events and news.

The committee hopes the new format of meetings will be welcomed. We would like to welcome members from Norfolk, should they find the location more convenient.

Secretary: Fran Hunter, 76

Churchfield Road, Peterborough

PE4 6HE Tel: 07716347837 (leave a

voicemail) or 01733 620154

Email: franuneric@aol.com

NORTH WEST

Stockport

After two Covid years without a meeting, and the only contact with our members being *The Pensioner* magazine and a few newsletters, it is difficult to pick up the threads again, especially as we have lost our meeting venue.

A few of us met up at The Old Rectory in Stockport for lunch in April and decided we would keep on meeting there for the time being.

We made another date for midday on Thursday 1 September at The Old Rectory for another informal lunch. It would be very nice to see you there, so make a note of the date.

Contact: Marilyn Balderstone
Email: Marbalderstone@gmail.com
Tel: 01625 575831

Wirral

The Wirral Group held a restart meeting on 6 July at a new venue, Lauries Conference Centre, in a very convenient part of Birkenhead. There was plenty of enthusiasm among those present and issues of concern to members made for a lively discussion.

The next meeting will be on Wednesday 2 November at 11am. For catering purposes, please let me know in October who will be attending.

Chair: Mike Lawler Tel: 01513457207

There was plenty of enthusiasm at the Wirral Group's restart meeting



GREATER LONDON

Southend-on-Sea & District

Our group meets monthly except January, usually on the second Monday of the month. About four times a year this is at the SAVS Centre, 29-31 Alexandra Street, Southend-on-Sea, starting at 2.15pm and finishing at 4pm. Refreshments are available. In intervening months, meetings are lunches or other outings, and venues and times may vary. For the rest of 2022 they include:

- Monday 8 August: coach outing to Faversham in Kent, from various pickup points between Southend Airport and Lakeside bus station
- Monday 12 September: summer lunch. Meet at 12 noon to 12.15pm at the Brewer's Fayre
- Monday 3 or 10 October (to be confirmed): outing to the pier for lunch
- Monday 14 November: 2.15pm, SAVS, for talk on an East End childhood
- Monday 12 December: Christmas lunch.

For more on our group, its meetings and outings, and becoming a member, email Betty Anderson at landbanderson@btinternet.com or call 01702 466335 or mobile 07804 948954.

Secretary: Mary King, 130 Essex Way, Benfleet, Essex SS7 1LP
Tel: 01268 794790

ABOVE: Pritewell Park in Southend-on-sea

SOUTH WEST



Weymouth & District

We have resumed normal meetings - second Monday of every month except August, with variations for bank holidays - and we intend to continue while we have support from members for as long as we can.

Meetings are usually held in the Upwey Memorial Hall (above), Dorchester Road, Weymouth, starting at 2.30pm. Refreshments are available (£1 for tea/coffee and biscuits), and we try to put on some kind of talk or activity. The hall is on a main bus route, and parking is available. In July or

December, we may meet for a pub lunch or afternoon tea instead.

We should be very pleased to welcome any members, new or old, who are coming along for the first time, and hope some more of our longstanding members, too, will feel able to venture back.

Secretary: JI Harris
Tel: 01305 820818
Email: jiharris@btopenworld.com

We have resumed our meetings and welcome newcomers

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GET IN TOUCH

Write to us at CSPA head office, Floor 8, Grosvenor House, 125 High Street, Croydon CR0 9XP or email editor@cspa.co.uk or tweet @mschrisbuckley

ON SCOTLAND

I refer to the letters from Mr Howdle and Mr Neilson in the summer edition.

GERS (Government Expenditure and Revenue Scotland) is an annual report that looks at the state of Scotland's public finances. It is produced by Scottish government statisticians and has been assessed by the UK Statistics Authority as being produced in line with the Code of Practice for Statistics.

This means the statistics have been found to meet user needs, to be methodologically sound, explained well, and free of political interference.

In 2012, First Minister Salmond stated: "GERS is a kitemarked document that includes all expenditure or allocations of UK expenditure and all revenue which can be properly allocated to Scotland."

In the SNP government's white paper on independence, *Scotland's Future*, GERS was referred to as "the authoritative publication on Scotland's public finances". In 2018 the SNP's Sustainable Growth Commission accepted the GERS figures as its starting point. I see no justification for Mr Howdle's claims that GERS was

designed to paint a gloomy picture of the Scottish economy, and that it has been debunked.

Mr Howdle states that the Fraser of Allander Institute is scathing about GERS. The institute is a respected, independent research unit based at Strathclyde University. Its *Guide to*

"I see no justification that GERS was designed to paint a gloomy picture"

GERS states: "All in all, the methods used by the Scottish government for estimation in GERS have been tried and tested for years, with statistical checks confirming the robustness of the estimation methodologies. They have also been subject to extensive user consultation and independent assessment by the UK Statistics Authority." So, no trace of scathing criticism there.

Mr Howdle states that GERS reflects a lot of spending an independent Scotland would not incur. He mentions

HS2. GERS' report for 2020-21 confirms that in previous editions, Scotland had been allocated a share of HS2 spending. However, for the reason given, in GERS 2020-21 no expenditure associated with HS2 is allocated to Scotland.

Mr Howdle contrasts the Westminster government's broken pledge to maintain the triple-lock on pensions with the current Scottish government's policy of maintaining it.

The Scottish government has no responsibility for pensions. The SNP government has made a number of pledges in areas within its remit which it has failed to fulfil. These include replacing the 'unfair' council tax; the establishment of a state-owned energy company; creating a recycling scheme; protecting the police resources budget.

Turning to Mr Neilson's letter, he states Scotland was dragged out of the EU by England. It's more complex than that. Wales voted for Brexit. Some English regions voted remain. Some Scottish nationalists voted for Brexit.

The European Commission stated clearly: a vote for Scotland to leave the UK in 2014 was a vote to leave the EU.
George Dyer, Greenock, Renfrewshire

MORE ABOUT THE U3A

Proud though we are of the trees u3a has planted ('Third Age going for growth'), it seems a pity that the summer edition of *The Pensioner* had so many references to the loneliness suffered by older people but no mention of the excellent opportunities u3a

u3a members organise more than 100 special interest groups

provides to make friends and pursue one's interests with others no longer in full-time employment.

There are more than 1,000 u3as throughout the UK.

Here in Tunbridge Wells, we offer monthly meetings with speakers, as well as coffee mornings, outings, events and short breaks and, above all, more than 100 special interest groups - all organised by the members for the members.

Your readers can find out where their nearest u3a is at www.u3a.org.uk.
Eryll Fabian, chair, u3a Tunbridge Wells



TRAVEL INSURANCE SHOCK

I was interested to read the letter from Robert Saunders in the summer issue of *The Pensioner* - but at least he was actually offered a quote even if it was considered unacceptable.

After waiting for Towergate's new policy to be put in place, I applied for a quote online. The medical questionnaire was lengthy, with many repeated questions. I fully expected the quote to be higher than that we enjoyed with AXA with maybe a greater excess or special conditions applied. However, what I did not expect was to have cover declined and without explanation.

I then sought cover with two well-known travel insurance providers and had no problem obtaining quotes for single trip and annual policies, with standard £75 excess on some areas of cover. I have since taken out one of these policies.

Does Towergate need to rethink its arrangement with Lighthouse?

Bill Axon, Stockport

LOST INSURANCE PERK

I write in support of the views in your summer issue by Robert Saunders about the proposed post-AXA travel insurance. My wife and I and several of our friends have a number of medical conditions that made the old policy ideal, and the new ones no better than virtually any other on the market.

Yes, we members of the CSPA had a very good deal in the past, but then aren't such benefits, as well as group representation, what we joined for in the first place?

David Varney

INSURANCE DILEMMA

When the CSPA launched its first travel insurance scheme, I and my wife were regularly going on holidays abroad with three other couples. They each had been working in the public sector, and were eligible for joining the CSPA, and hence the travel scheme as first instituted.

Sadly, three of those eight have died, including one couple - countrywide, this may be the reason for a reduction in the membership of the Alliance membership. The cessation of the



“A new Alliance scheme will have to be very good to compete”

travel insurance scheme followed, and membership of the Alliance may have come into question.

But not for me. I retained my loyalty to the Alliance and its travel insurance, despite steep increases in premiums. That was until it was withdrawn.

On hearing the Alliance was negotiating an alternative scheme, and requiring travel insurance for a cruise in September, I tried to contact the new providers several times, without success. In desperation, I searched on the internet, and was surprised to be able to get annual cover for my wife and I at about a third of the cost that I was paying under the CSPA scheme before it closed. This is with a company that is well known.

Both my wife and I are well passed the three score years and 10, I have a condition with which I have been suffering since my teens, controlled by medication, and my wife has long-term conditions, again well controlled with medication.

Of course, I will be interested when the Alliance is able to launch a new scheme, but it will have to be very good to compete with what I have already been able to arrange.

Thanks to the Alliance and its devoted staff, especially the new editor, following on so well in the footsteps of previous great editors.

Michael Bennett, Thame

PASSPORT SHORTFALL

It was interesting reading the problems people are having with the new travel insurance. I got to the point online where I was asked for the height and weight of the travellers seeking cover. For a five-day UK coach trip, this seemed very strange. I gave up and went to paying too much for my travel cover.

If I had continued with Towergate, I would probably have ended up with emails for slimming products and dietary plans.

Here is some information on passports - you may already know this. The earlier you apply to renew your passport the more you lose out! The online experience was very good, if a little long-winded. I was able to upload a new photo and received my new passport quite quickly. However, the expiry date was 10 years from the date of issue. The Passport Office no longer adds the remaining time from your old passport to the new one.

So, if someone applies nine months in advance to renew, they lose nine months from their old one. I couldn't find any information on the website and this situation was confirmed when I enquired by telephone.

This means the only way you can have a 10-year passport is to let it run out.

I did a search on the internet and found this has been going on since 2019. I am livid with this government for imposing what amounts to a stealth tax, especially in the current economic climate.

If you are unaware of this, then I have no doubt that many members will also be unaware.

Dave Kaye



THE RIGHT TO STAY OFFLINE

Reading 'Getting connected' was an insight into just one dilemma of 2022, as we are persuaded to accept the digital world as something for everyone, and that the aged (or, as I like to say, 'mature' section of society) should embrace to enrich their lives.

Are we as a nation being coerced into the digital age in case we get 'left behind' - but left behind what? Are we in fact just customers to the tech giants, who look upon the human race as a permanent cash cow?

Writing this on an iPad is the limit of my knowledge of this strange new world. I send and I receive. I do not belong to any part of the media world. I believe we have a right to say NO, to take no further part in this artificial communication, rather than the face-to-face that has served the human race for thousands of years.

I fully support the addition to the Human Rights Act, that staying offline is vital in our fight to choose, and that all services such as car parking charges remain cash only transactions. I shudder when I hear "I don't do cash". What an insult to our coin of the realm.
David Harvey, Chippenham

ALL AT SEA

I read your interesting article 'Getting Connected' and saw that 18% of over-65s have no internet access at home. I am one of those. I also read that 42% of those questioned replied 'Not interested'. I am also one of those. Lastly, I read the section of the Age UK report of July 2021, which quotes: "Alongside taking steps to support older Londoners who would like to use the internet more, local authorities must also ensure that those who cannot (or choose not to) use the internet are not disadvantaged in their access to public services or being an active citizen."

Your article concluded: "More must be done by central government, local authorities, banks and utility firms to offer telephone services and postal communications alongside online services, so that older people without access to the internet are not left digitally excluded." I assume *The*

Pensioner also thinks other organisations should offer telephone numbers.

On the next page was another interesting article, about the Lifeboat Fund. I knew nothing about this excellent fund and decided I would like to know more. At the bottom right-hand corner of the page was an orange box: "For further information on us, see www.thelifeboatfund.org.uk and keep up with our latest news via Twitter @FundLifeboat. You can also contact me for details on how to support us. Email: clare.parker@forestresearch.gov.uk."

How nice it would be if *The Pensioner* practised what it preached.
Kate Poole, Buckhurst Hill, Essex

"People without the internet are disadvantaged and receive poor service"

HANGING ON THE TELEPHONE

I read with interest the article about the digital divide. Recently I moved home and did not have an internet connection for just over a week. Fortunately, I have a mobile phone contract allowing me 240 minutes of free calls per month, so decided I would advise all the necessary people of my change of address by telephone.

In total, I used four hours 11 minutes, principally being told: "Sorry, all of our agents are busy, please stay on the line or call back later" or "Your call is important to us" or, most frustratingly, "Go to our website and complete your business online".

Only one call centre offered a sensible solution - key in number 1 and they would ring back when my call got to the front of the queue, which they did.

This really is poor service for those who have no option but to use the phone. When I was in the civil service, we had targets for our contact centres on how long a caller should wait, how many calls were abandoned and how long a caller should be on the line. Admittedly not all my calls were to



civil service call centres, they covered utility companies, banks and other service providers. But my experience has demonstrated how much people without the internet are disadvantaged and receive a poor service.

Robert Carrack, Kirkbymoorside

HUMAN RIGHTS ISSUES

I read the digital divide article with growing incredulity and concern. "Digital inclusion and the right to stay offline are now human rights issues"? Really? It beggars belief!!

Change has been the lot of humanity since Adam and Eve were expelled from the Garden of Eden, and their descendants have always coped. It has always resulted in acceptance or rejection, with those unable to accept it being left behind. But not until now has the latter become a rights and entitlement matter. This has the potential to become an absolute minefield and yet another source of income for innovative lawyers.

It is probably correct to comment that this perception of digital need has only come about due to the fear fostered by government to control the spread of Covid-19. Legally enforced isolation and mask-wearing has resulted in many of the older generation and the vulnerable finding it harder to have any meaningful contact with others.

Even now, long after restrictions have been lifted, such people are seen to be everyday still wearing masks in the open and shying away from any friendly attempt at conversation.

It appears well-intentioned but vested interests have pursued this issue to the point of what can only be described as sheer lunacy. For what else can it be when the legal implications and associated costs of the formal guidance issued to local authorities

by the Older People's Commissioner are implemented. A rise in council tax to cover implementation must be an absolute certainty.

Surely the better and most common-sense approach would have been to strongly encourage family members and neighbours, plus the wider community and individuals delivering milk and postal items, to resume taking a caring interest in each other, as has been customary over the centuries. It has always worked before and surely with a bit of effort and less worrying about mask-wearing, it could again.

I am beginning to think that there should be a Right to be Left Alone, to get on with one's life in the manner chosen, with all that entails. An overzealous rights and entitlement approach just

"I am beginning to think that there should be a Right to be Left Alone"

could result in individuals feeling bullied by those obliged to insist on such rights being used. Your readers may think this couldn't happen. But sadly, human nature being what it is, it almost certainly will.

William Blake, Aldershot & District

THE CASE FOR ONLINE

Without sounding like a digital bully, could we not make a further drive to have *The Pensioner* sent electronically. That would save £160,000 in printing and postage costs and help our 'green' agenda. I have just changed my profile for the e-version for all documents.

Although your excellent 'Getting Connected' article showed over-65s being eight times more likely to be digitally excluded, my reckoning is that with the civil service this figure is much lower. When I retired 20 years ago everyone in the office used a computer.

Surely most will have gone on to own PCs and smartphones and know that downloading *The Pensioner* is easy and fast, and to read, enlarge and scroll.

Stuart Hunter

NOMINATIONS IN ORDER?

A friend of mine warned me today that he had checked the Civil Service Pensioners website and found he had no nomination registered. So I checked the website and found that I too had no nomination registered.

My friend and I remember

distinctly nominating our wives, respectively, at the time we retired. So, something has gone wrong with the records since.

I advise others to check the Civil Service Pensioners website to ensure their nominations have not disappeared too.

JA Almeida

AND FINALLY...

As a civil service pensioner in receipt of your magazine for 30 years now, this is my first attempt at a letter. Over the years I have been delighted with the magazine, its information and light heartedness at times. Chris Proctor's Last Word in the summer issue had me in stitches as it reminded me of the

number of times I have to listen to acquaintances' and friends' medical complaints.

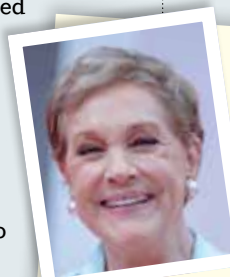
Without going into my own complaints - back ache, two hearing aids and injections in my right eye for macular degeneration - I have found a way to answer "How are you?"

Some years ago, Julie Andrews on her 70th birthday did a charity concert in New York in which she sang *My Favourite Things*, but with the lyrics changed.

Now when I am confronted

by a nurse or doctor asking how I am, I reply I'm fine except for Julie Andrews Syndrome, which results in: "What on earth is Julie Andrews Syndrome?" And as I now carry a copy of the song, I simply present it to the questioner, and we all have a damn good laugh.

Graham Williams, retired MoD



*Botox and nose drops and needles for knitting,
Walkers and handrails and new dental fittings,
Bundles of magazines tied up in string,
These are a few of my favourite things.*

*Cadillacs and cataracts, hearing aids and glasses,
Polident and Fixodent and false teeth in glasses,
Pacemakers, golf carts and porches with swings,
These are a few of my favourite things.*

*When the pipes leak, When the bones creak,
When the knees go bad,
I simply remember my favourite things,
And then I don't feel so bad.*

*Hot tea and crumpets and corn pads for bunions,
No spicy hot food or food cooked with onions,
Bathrobes and heating pads and hot meals they bring,
These are a few of my favourite things.*

*Back pain, confused brains and no need for sinnin',
Thin bones and fractures and hair that is thinnin',
And we won't mention our short shrunken frames,
When we remember our favourite things.*

*When the joints ache, When the hips break,
When the eyes grow dim,
Then I remember the great life I've had,
And then I don't feel so bad.*

Now's the time to tackle your iPad (or Android tablet)

Tablets – iPads and Android tablets – can be great once you know how to use them. It's amazing all the things they can do.

And possibly the best thing tablets can do for you is help you keep in touch with family and friends. I don't just mean letting you send emails instead of writing paper letters, though that can be handy.

In just a few taps of the screen you could be talking to them as if they were sat right there beside you.

But when you buy a tablet, there's something missing.

It's not the charger (hopefully!).

It's not a case, though it's usually a good idea to buy one to protect your new tablet.

It's a manual – something to show you how to use the thing. The manufacturers seem to assume that you'll just know how to use it, as if by magic. It's "intuitive," they say.

Well, it can be. In parts. But there are other things you simply need to know how to do. It's not obvious that you have to swipe from the top of the screen, pull up from the bottom or tap with two fingers instead of one.

Who would know you had to use two fingers and pull them apart on the screen or rotate them... or that they'd bury the option you want behind three little dots?

Things like that you just can't know – someone has to explain it to you.

But if you do ever find a book about it or get someone to tell you, they always seem to assume you already know how to do it. Daft, really – you wouldn't be asking if you did. But they whizz through it so fast you can't possibly take it in. Not to mention the steps they leave out because "everyone knows that"!

That's where a set of books from a small, employee-owned company based in Cumbria comes in. They're called The Helpful Book Company and lots of their customers say they certainly live up to



These helpful books mean there's nothing to fear about using tablets – from sending a quick email to video calling your family and friends.

their name!

They've published *iPads One Step at a Time* and *Android Tablets One Step at a Time* – and these books have proved hugely popular with all sorts of people who have a tablet – but who aren't experts at using it.

Whether you're frustrated with the very basics, want to know what else it can do for you or wish you knew how to do some of the slightly fancier things, this book might be just what you need.

It explains everything nice and simply, in plain English, without all the confusing jargon and gobbledegook. And it has lots of pictures showing exactly what to do – where to tap the screen and so on.

.....
 "Plain English without all the confusing jargon and gobbledegook"

Yes, please send me a free info-pack about: *iPads One Step at a Time* and *Android Tablets One Step at a Time*

It's free & there's no obligation.

Name

Address

Postcode

Post to **The Helpful Book Co, 13B Devonshire Rd Est, Millom, Cumbria, LA18 4JS** or call **01229 777606**

We use the details you give us to send you information on the products mentioned. We store the details securely and only share them with the Royal Mail for posting the information. Full privacy notice at www.helpfulbooks.co.uk/privacynotice

The company have already published books about computers and smartphones that have helped thousands of people. But they actually started much smaller – the author wrote some notes to help his Mum and Dad on their PC and realised that other people might find them useful too. Several thousand happy people later, he decided to bring out a book on tablets as well – and if you've ever been frustrated with your tablet, it's worth finding out more.

As a small independent publisher, the books aren't in the shops or available on Amazon, but you can get a free information pack telling you about what's covered in the books, who they're suitable for and how to get hold of them.

Just ring **01229 777606** today (lines open weekdays 8am-5.30pm, Saturdays 9am-3pm). Or post back the coupon or email PS0922@helpfulbooks.co.uk

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Helpdesk

More tips and tricks from BC Technologies' Grant Emery to make your online life a little easier



Improve your computing skills by using keyboard shortcuts. This may seem intimidating at first but with enough practice you can save yourself some time and effort.

Most of you may already know about copying (CTRL+C) and pasting (CTRL+V) but did you know that you can view your clipboard history as well?

This means you are not limited to one copy paste, so if you forget something you copied earlier you may be able to salvage it.

To get started, first press the Windows key and the V key. This will bring up the clipboard window and you will see the option to turn on clipboard history. Once turned on, you can view your clipboard history and will be able to paste old things you copied.

Be aware that you can only view a limited number of items in your clipboard history.

The Snipping Tool is another useful feature that allows you to take a screenshot on your screen. It is similar to taking a screenshot on your phone, generating an image of everything visible on the screen at that time.

This can be handy when trying to save a picture of a product you want to buy or share with a friend.

Access Snipping Tool via the icon in the start menu, searching for it on the taskbar search function or the keyboard shortcut. To use the keyboard shortcut, hold down the Windows key, Shift key and S key at the same time. This will darken your screen to show you that Snipping Tool is now active.

You can now drag your mouse across the screen to form a rectangle. The inside of this rectangle is what will be captured in your screenshot. You can send this to a friend using your preferred choice of communication (email, WhatsApp, Facebook) by pressing CTRL then the V key.

You can also save your screenshot by pressing the image that comes up in the notification tray on the right-hand

side, then pressing the CTRL Key then the S Key. This will let you save the screenshot to your chosen folder.

Personalisation

Many of you might already know how to set up a wallpaper for your desktop, but you can also create a slideshow so that you can have multiple pictures.

Go to Settings, then Personalisation, and you can view several different features. For this example, go into Background and change the dropdown box from Picture to Slideshow. This will allow you to choose a folder instead of an image for your wallpaper.

You can create a folder and add pictures to it, then select that folder to transition between different images in that folder. You can even set a timer for how often it changes the picture or add a shuffle so it's randomised.

Microsoft To-Do

You can manage your day-to-day tasks and maintain organisation with Microsoft To-Do. To improve your productivity and keep you focused on what matters to you, Microsoft To-Do can make shopping or task lists, take notes, track collections, plan events or

Free computer support

To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email cspa@bc-group.co.uk at any time.

Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.

set reminders. This application can be downloaded from the built-in Microsoft store on your PC.

Microsoft store

The Microsoft store, which comes pre-installed on all Windows-based machines, allows you to get a whole host of applications to help you. From listening to music to playing games, the Microsoft store has everything you need and more.

A few apps that could be useful for yourself are TuneIn Radio, Spotify and Facebook. You can even download Candy Crush, so you can sit down and relax playing this fun little game. 🎮



JOHN JARVIS

22 DECEMBER 1941 – 16 JULY 2022

John Jarvis led a remarkable life, full of unexpected twists and turns, the later part in the service of the CSPA and its members.

He was born and raised in East London and because of family connections had an interest in the Army and became a boy soldier. He did very well, so when he turned 18, he became a fully fledged soldier. He was highly thought of and it was not long before he saw action in Malaysia, fighting the communist insurgency.

This led to his first twist of fate. Badly wounded in a jungle ambush, John returned to the UK to recover. But because of his injuries, he was unable to return to the Army and took an invalidity pension and a pay-out.

The next turn of fortune led John to train in cattle management at

agricultural college, which he paid for using the money from the Army. He was keen to work outdoors and again qualified and became highly regarded.

John soon found work managing a large dairy herd for a farmer in Surrey. The work was very rewarding and he enjoyed it very much.

Then tragedy struck again - the farm was hit by foot and mouth disease, as was much of England. The herd was destroyed, which was very upsetting, and the farmer decided he didn't want to return to cattle farming. So John was out of work again.

Into Africa

John wanted to continue using his cattle management skills and succeeded in getting a job with the Overseas Development Agency. He was sent to north-eastern Nigeria to help implement a plan by the Nigerian government to improve the quality of the livestock. He ended up near Maiduguri.

Then followed John's most difficult task. This was to persuade the local tribesmen to forget centuries of tradition whereby a man's position in

society was judged by the number of cattle he owned, not their quality. As a consequence, there were large herds of very poor-quality cattle.

John, by patient persuasion and the example of a few chosen tribesmen, succeeded. In a few years, the quality of the livestock herds had improved substantially. The regional government was very pleased.

John decided to take on a housekeeper - a young woman, Muna, who had been one of the wives of a local tribesman and had been thrown out of her home because apparently she couldn't have children. Her future was bleak - she would have to beg for a living or become a prostitute.

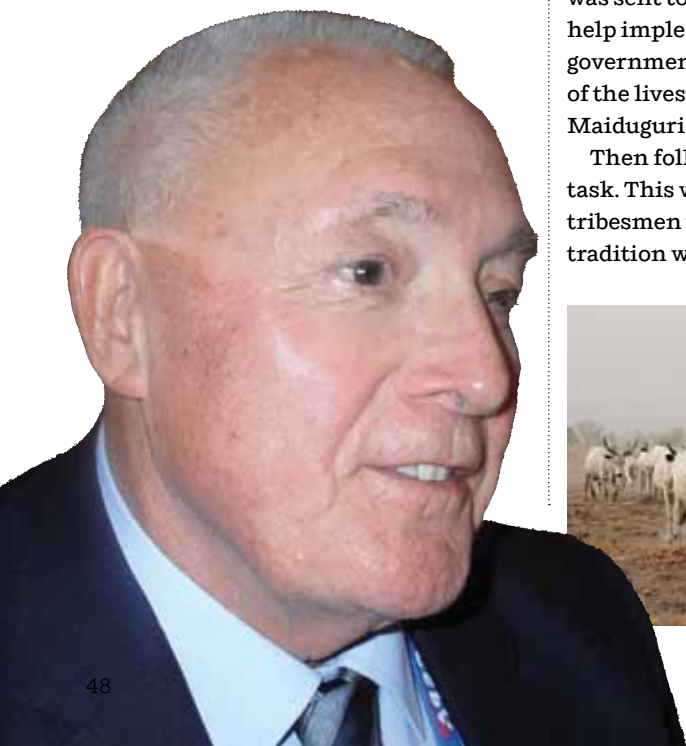
But Muna was an excellent housekeeper and soon the relationship between her and John grew and they had a son, Jona.

They married and life was going well until further tragedy struck and John had a motorcycle accident, hit his head and lost his sight.

He could no longer work and the Nigerian government revoked his visa. He returned to London, eventually being joined by his wife and son. But she couldn't cope with life in the capital; it was too much of a contrast to the wide-open plains of Nigeria. So Muna returned home with Jona.

John had to think of a new career and

In Nigeria, John had to persuade tribesmen to change their practices





John Jarvis (far left) at a Cabinet Office meeting with Lisa Ray and David Luxton in 2019

with the help of the RNIB and the Civil Service, trained as a blind typist and went to work for the DTI.

John was making the most of his changed circumstances and new career. Then one day, while taking lunch in the park, he was hit on the head and mugged and had his wallet stolen.

But on coming round, he noticed that he had regained some sight. Medical treatment followed and he started to wear his trademark thick glasses.

This enabled him to get promotion, first to clerical officer, then executive officer and he ended up working in the DTI Trade Union Office. There he stayed until early retirement in 1996, when most people after such a challenging life would have welcomed some relaxation. But not John.

Alliance lynchpin

He joined the Alliance and became active in the Gosport Central Group and nationally as an AGM delegate.

I met John when I became general secretary at my first AGM in London in 1999, where a then member of the EC warned me that he was troublemaker!

As the EC at the time was a bit moribund, I thought this guy was someone I could work with. We worked together with others to persuade groups and the EC to move to a regional structure and hold a residential AGM.

Neither John nor I could believe that delegates to the AGM were expected to travel to London to find a cafe or pub for lunch and then travel home. That's how he got his troublemaker tag - by arguing for proper facilities for overnight

John was a remarkable man who had lived a remarkable life

accommodation and a decent meal.

It helped that the old Wessex region had held unofficial regional meetings for years. John's Gosport Central Group was also fully involved and had organised meeting venues and lunch, which acted as an example for other regions to do the same.

We both believed that to have regional representatives would improve the links between the EC and groups. I always enjoyed my visits to the Wessex regional meeting; they were well organised and very constructive.

Not surprisingly, John was elected to the EC in 1999 and later became the Wessex regional representative, then honorary secretary (organisation) in 2002, and set about improving our organisation across England and Wales.

He became well known around the country and well respected for his work.

His personal life improved when he was able to make contact with his son, who had blamed him for leaving him and his mother. John was able to explain this was not the case and John's son went on to train as a vet and to work for the United Nations, helping poor farmers raise the quality of their cattle herds in Africa. Like father like son. They were reconciled and remained in contact until John died.

John had always been interested in scouting as a volunteer leader and

sailing. That was why he moved to Gosport on retirement, so that he could enjoy his quarter share in a yacht moored in Gosport Marina. This prompted the EC to appoint him as our delegate to the RNLI. We teased him about his yacht ownership - how could a civil service pensioner afford a yacht?

He also became active in the British Legion locally in a variety of roles because of his military service.

Honorary record

But it was his work as honorary secretary (administration) that earned John the greatest respect. This he did for the past 12 years, winning many important cases for members, most notably a back-payment of £15,000 for a widow and an increase of 16 years in her pensionable service. She used the money to visit her son in Australia, whom she had not seen for 20 years.

The number of members helped was countless, with advice, guidance and winning various amounts of financial compensation. Many members have thanked him for his help.

John freely admitted that he was often a blunt person. He never meant any offence but his hard life had taught him to be a straight talker. He never caused me any offence and I enjoyed his company and was looking forward to visiting him in Gosport when he became ill. Sadly, this was not to be.

John was a remarkable man having lived a remarkable life and the Alliance was lucky to have him join us for the last chapter in his life. He gave us excellent service and the membership owes him a great debt of gratitude.

The Executive Council is making a donation to the RNLI in his memory and groups and members may wish to consider the same. Or you could donate to Cancer Research as John died of pancreatic cancer, for which at present there is no cure. 🙏

Brian Sturtevant

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Innovative pillow transforms lives of over 300,000 people!

A father's love and devotion leads to incredible patented pillow

A NEAR tragedy has led to an amazing new development in sleep technology. When Georgia Miles was recovering from a life-threatening accident, her father Alexander looked everywhere for a pillow that would keep her comfortable throughout the night.

After purchasing dozens of different types and finding none that worked, Alex, a renowned furniture and domestic product designer, decided to engineer his own.

UNIQUE BREAKTHROUGH

He made a breakthrough when he realised that all pillows spread out and flatten down as the weight of the head rests on them. This flattening progresses through the night, leaving the head and neck poorly supported – and sleep interrupted. This is why many people find themselves half awake and 'pillow-punching' in the middle of the night, desperately trying to get comfortable.

EXTRA COMFORT AND SUPPORT

The innovative model that Alex designed has internal ties that hold the filling in place, and pull the pillow in and up to cradle the head and neck. This provides extra comfort and support that lasts through the night and ensures that you get the most benefit from an undisturbed sleep.



"I can honestly say that your pillow has made the world of difference... and fully endorse your pillow as being quite unique in its ability to maintain support throughout the night."

Dr Deane Halpenny
Harley Street Consultant and Spinal Pain Specialist

MADE IN THE UK

Made in the UK, the Gx Pillow comes in a choice of two levels of support: Medium-soft, which most people seem



Alexander Miles, inventor of the Gx Pillow pictured with his invention

to prefer, or Medium-firm for those who like a little more resistance. Alex's desperate desire to help his daughter Georgia has led to a pillow that has also transformed the lives of thousands of people. So if you have spent a lifetime looking for the perfect pillow, your search may well be over!

INFORMATION: gxpillows/0800 316 2689

The amazing
Gx Pillow™
helps thousands
sleep better

✓ Unique internal tie technology maintains shape throughout the night



✓ Provides comfort and support

✓ Integral air vent keeps you cool

✓ Luxurious 100% cotton shell

✓ Hypoallergenic Polycoz filling

✓ Designed, patented and made in the UK

✓ Choose from Medium-soft or Medium-firm



"I cannot believe that after 40 years I have finally found the best pillow ever!!!! It simply stays put and so comfy, fabulous, must buy more for hubby and a spare."

Izzy, Yorkshire

BIGGEST EVER DISCOUNT for readers of The Pensioner – 25% off!

OUR PROMISE TO YOU! Sleep on the Gx Pillow for 30 nights and if you are not completely satisfied, we'll give you your money back!

Enjoy a great night's sleep AND 25% OFF! THAT'S...

2 PILLOWS FOR
~~£59.99~~ **£44.99!** **£15 SAVING!**

Choose from Medium-soft, Medium-firm or one of each!

Or buy 1 Gx PILLOW for ~~£39.99~~ **£29.99** **£10 SAVING!**

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No other details or stamp required

Description	Tick your preferred pillow(s)	Price	Qty	Subtotal
£15 off!	2 x Medium-soft (was £59.99)	£44.99		
	2 x Medium-firm (was £59.99)	£44.99		
	1 x Medium-soft + 1 x Medium-firm (was £59.99)	£44.99		
£10 off!	1 x Medium-soft (was £39.99)	£29.99		
	1 x Medium-firm (was £39.99)	£29.99		
				Postage & Packing £4.95
				ORDER TOTAL

I enclose a cheque payable to Beautiful Sleep for £

Or charge my credit/debit card:

Card No.

Expiry / CVC

Signature

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*Some restrictions apply. Offer not available for cash.

Something else that annoys me...

This issue, public loos (the lack of) and pubs (the loudness of music in) exasperate **Chris Proctor**

The older I get, the fewer loos there are. Public loos, I mean, not the ones in your house - which are in fact on the increase. A flat down our street is for sale and it has two bedrooms and three bathrooms. What's going on there? I've got nothing against personal hygiene, but that does sound excessive. Maybe they sleep in the bath.

There used to be stacks of public loos. No more. I spend half my time locating such facilities, always careful to ensure I am no more than a five-minute cross-legged hop away from one.

Also, they used to be open. Now there is usually a sign saying they are closed either for cleaning, because of vandalism or as a public service cut. Often they say they will be open tomorrow and they hope I haven't been inconvenienced. I don't know if this choice of word is supposed to be amusing but it's not if you're trying to keep your powder dry.

I've realised I map out areas in terms of loos. I see Camden Town not as an area including Regent's Park, the Jewish Museum and the market, but in terms of the loos at the end of Parkway, in the vast pub opposite the station and at the back of McDonald's. If people ask me for directions, I tell them to turn left at the concrete paying one, go as far as the community loo in the butcher's and carry on to the one that's been converted into a recording studio.

I used to direct people using pub names but that was when I was more concerned with liquid in rather than out. And anyway, directing people with pub names is increasingly impractical

because they change so often. Our local the Duke of St Albans became the Silver Bar, then the Vibe. Then it closed. No wonder everyone looks lost in London.

No pub should be allowed to change its name or close. And none should be allowed to have a sign saying their toilets are for the use of customers only. What sort of country won't give you a free tiddle?

And this isn't just an urban issue. The destruction of Britain's rural hedgerows has left many a caught-shorter exposed to the elements, ridicule and possible arrest. Hedges could be incorporated in the same legislation that bans changes to pub names.

And while I'm about it, it's time music was banned from pubs. In some, the volume is so loud the staff can hardly hear you when you ask for directions to the gents. You are forced to bellow, which is unseemly. It also causes delay, which can be a dampener.

The paucity of lavatories is an important factor when I choose a holiday destination. Blackpool is right out. The entire town has only 15 toilets, none

of which are free. And that is for a town with a population of 138,000. According to my calculations, this means you should expect a queue of 9,200 people at each facility. I wouldn't risk it.

But it's a lot better than York, where there are nine public loos for 210,000 inhabitants. That involves queues of more than 23,000 at each. You wouldn't have time to look over the Minster.

Slough hasn't got any at all. But this hasn't affected me. It's never been high on my holiday destination list.

Some chap from Blackpool council was quoted as saying: "The vast majority of users of our facilities would prefer to pay to use the toilets as they are managed and maintained to better standards." Cobblers. Not

me, pal. I strongly object to having to pay 20 pence. Already when I go out I have to remember my reading and middle-distance glasses, notebook for reminders, bus pass, bank card, ciggies, phone, address book and keys - and a change of underwear if I'm visiting Slough. Adding 20 pence pieces to the list is a camel's back-breaker.

And how many coins are you supposed to take? And where do you find them when everyone pays for everything by card?

Quite frankly, I'm going up the wall. And one day I'll be caught doing it and end up in a cell. With a bucket. ☹



York has nine public loos for 210,000 inhabitants - that must involve queues of more than 23,000 at each

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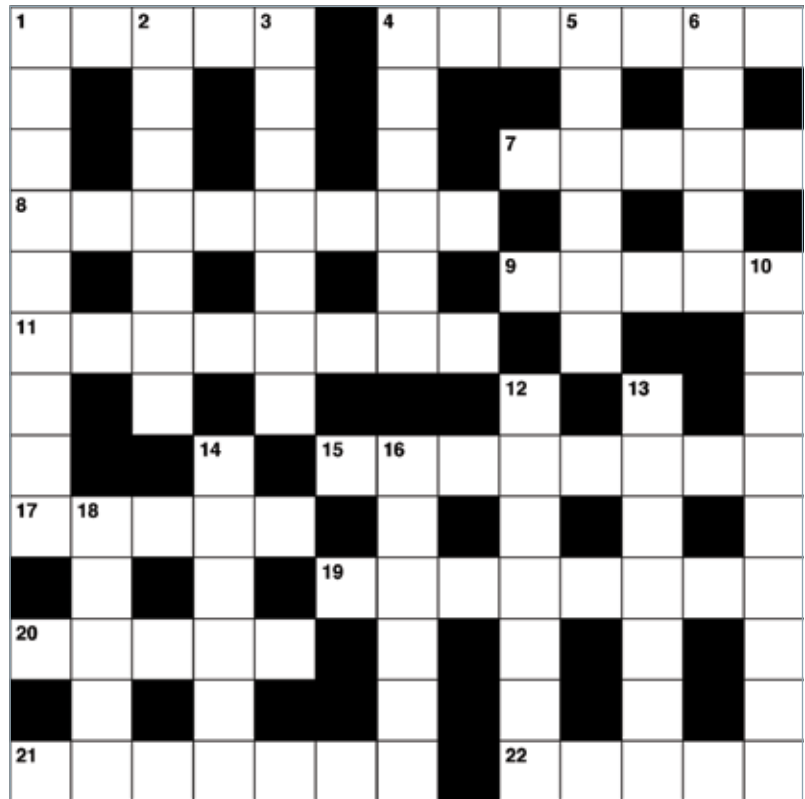


Across

- 1 ___ Brahe: Danish astronomer (5)
- 4 Membrane-lined cavity behind the nose and mouth (7)
- 7 Flower cluster characteristic of the parsley family (5)
- 8 Dish of cooked edible snails (8)
- 9 Catlike mammal of the civet family (5)
- 11 Eg from Bucharest (8)
- 15 Symbol used in written text to signal an annotation (8)
- 17 ___ Houdini: Hungarian-American escape artist (5)
- 19 Mount ___ : volcano on the island of Luzon (8)
- 20 Greta ___ : star of films such as *A Woman of Affairs* (1928) (5)
- 21 Farrah ___ : US actress who played Jill Munroe in *Charlie's Angels* (7)
- 22 Constellation in the far northern sky (5)

Down

- 1 System for transmitting messages over a large distance along a wire (9)
- 2 Dandy (7)
- 3 Egg-shaped wind instrument (7)
- 4 Spiced fritter (in Indian cooking) (6)
- 5 ___ Island: Welsh island run by the RSPB as a bird reserve (6)
- 6 Daughter of one's sibling (5)
- 10 Korean martial art similar to karate (9)
- 12 Crustacean such as a crab (7)
- 13 City in Mexico (7)
- 14 Official language of Egypt (6)
- 16 John Denver album of 1976 (6)
- 18 Body posture adopted in hatha yoga (5)



Entries that are not complete will not be accepted into the draw. Closing Date: **4 November 2022**. Judge's decision is final. Winners will be notified by phone and announced in the next issue.

The winner for the previous issue is **John Francis, Haynes, Beds**

Simply complete the crossword and send together with your contact information to: Prize Crossword Competition, Square7 Media, 3 More London Riverside, London SE1 2RE.

Last issue's crossword



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