

the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

AGM 2022: our supplement sets out all the decisions made at this year's event

Present tense: gift-giving for Christmas and birthdays can be fraught with challenges

Action stations: introducing the Civil Service Sports Council and the u3a



Heating or eating

Who to turn to in these times of rising costs and dropping temperatures



The latest
all-digital edition
of the Civil
Service Pensions
Pensioner
Newsletter is now
available

We're going green and printing less. This new format delivers interactive content, videos, polls and more which you can read from your PC, laptop or mobile device.

In this issue, you'll find:

- Tips on how to navigate the cost of living crisis from the Charity for Civil Servants
- Power of attorney: explained
- Our brand new podcast featuring member stories and experiences, and how you can get involved
- An update on the 2015 Remedy
- Join our new Voice of the Customer panel and have your say on our services
- A chance to win a £100 Love2Shop voucher

Read the latest
issue here:



www.civilservicepensionscheme.org.uk/pensioner-newsletter

Sign up to the Pension Portal, it's quick, easy and secure!
Visit www.civilservicepensionscheme.org.uk/register to get started

Welcome



Welcome to the winter edition of *The Pensioner* and a sense of déjà vu.

When I last wrote this letter in the autumn edition, I spoke about new starts including a new prime minister. Now I can do it again!

After the turmoil of Liz Truss's very short premiership, we now have Rishi Sunak at No 10 and as the magazine went to press, we were awaiting the first financial statement/mini budget under his leadership.

It's clear that Liz Truss's mini budget plunged the economy into costly uncertainty and the cost-of-living crisis has worsened as a result. Our cover feature looks at the squeeze on household budgets from rising energy prices as we approach Christmas and the most expensive time of the year for many.

The cost of living and the need to protect pensions were key debating points at the CSPA's recent annual general meeting – the first in-person AGM for three years. The meeting in Kenilworth was productive and positive and a chance for branch representatives to share information. The gala dinner featured a talk by Sue Gray, the top civil servant whose name was on everyone's lips earlier this year because of her investigation into partygate.

It's been a tumultuous year all round. Here's wishing for more peace and prosperity in 2023.

Christie

NEWS ROUND-UP 4

CSPA FINANCE 7

Mike Sparham on why CSPA subscriptions need to rise

GENERAL SECRETARY 8

Lisa Ray reviews the key decisions made at the national AGM

PARLIAMENTARY SYNOPSIS 13

A roundup of recent developments across the UK's governments

DEPUTY GENERAL SECRETARY 22

David Luxton looks at the state of the UK and how the CSPA is responding

THE CSPA AND ME 25

Meet William Blake, secretary of Aldershot & District Group

COST OF LIVING CRISIS 26

What's being done this winter to help older people keep the heating on?

CSSC 29

An introduction to the Civil Service Sports Council



34

TRIPLE-LOCK

Keeping up the campaigning

PRESENT TENSE 30

Jonathan Sale's opinion of the upcoming gift-giving season

U3A 33

Find out more about your local special interest groups

CONNECT 34

The importance of protecting the triple-lock and pensioner benefits

TRAVEL INSURANCE 35

A new partnership between the CSPA and the CSIS

GROUP AND BRANCH NEWS 37

LETTERS TO THE EDITOR 46

CONTACT US 50

HELPDESK 51

BC Technologies on home printing

LAST WORD 53

Chris Proctor submits to the doctor

PRIZE CROSSWORD 54

Win £100 of M&S vouchers

ISSN - 1360-3132

CSPA
CIVIL SERVICE PENSIONERS ALLIANCE

Head Office, Grosvenor House,
125 High Street, Croydon CR0 9XP

020 8688 8418
enquiries@cspa.co.uk
www.cspa.co.uk

General secretary: Lisa Ray
lisa.ray@cspa.co.uk
020 8688 8418

Editor: Christine Buckley
editor@cspa.co.uk
020 8688 8418

Changes of address or other information
enquiries@cspa.co.uk or 020 8688 8418

Membership enquiries: Marion McAuliffe
marion.mcauliffe@cspa.co.uk
020 8688 8418

Scotland members please contact Michael Kirby
Michael.Kirby@cspa.co.uk
0141639 5563

Freeport RTRX-RKUY-SELT

square  media

Published by: Square7 Media Ltd

Publisher: Gaynor Garton

Advertising sales: Ethan Hall
hello@square7media.co.uk

Editorial production: Kate Wheal

Design and art direction: Charlotte Russell

Please send branch news and parliamentary reports or any other contributions for the spring edition to the editor by **5 January 2023**. Branches and groups with initials **C,E,G,I,K,M,O,Q,S,U,W,Y** are invited to contribute – email editor@cspa.co.uk And if you need extra time to submit a report, please email editor@cspa.co.uk



MPs celebrate CSPA 70th anniversary

MPs, peers, CSPA branch and group representatives and guests gathered to celebrate the work and history of the CSPA at a 70th anniversary reception in the House of Commons last month.

They were invited by CSPA members and officials and consultancy Connect to an afternoon reception in the Churchill Room, hosted by Clive Betts, Labour MP for Sheffield South East and chair of the Commons' levelling up committee.

Clive has been a long-time supporter of the CSPA, especially our work around widows' pensions for life.

Clive and CSPA general secretary Lisa Ray spoke at the reception, and MPs and guests could see an exhibition of 70 years of the organisation. Parliamentarians attending included Lord Peter Lilley, Sir Peter Bottomley, Geoffrey Cox, Fiona Bruce and Florence Eshalomi.

The event was held at the same time as an opposition day debate on the need to retain the triple-lock, underlining the relevance of the CSPA today.

Lisa told MPs the CSPA was founded amid concern that the value of the civil service pension was being eroded. Its

core work remains protecting what civil servants have earned on many levels.

She outlined its work with pensioner groups such as the National Pensioners Convention, Age UK and Carers UK. She also highlighted campaigning with NARPO and NFOP as part of Later Life Ambitions – launched eight years ago in the Commons' Churchill Room – and the pensioners manifesto being prepared in the run-up to next general election.

Lisa told guests the work of the CSPA is as relevant now as it was when the organisation was launched in 1952.

"Pensioners make up a large part of an ageing population and they want to continue to play their part in society and the economy," she said. "But they need fair support from the pensions they have paid into through their working lives."

Top I-r: CSRF deputy CEO Denise Headley, NARPO president Richard Critchley, Lisa Ray and NARPO CEO Alan Lees

Bottom left: Emma Lewell-Buck, MP for South Shields, signs in

Centre: Baroness Neville-Rolfe chats to Lisa

PAC report criticises DWP

The Public Accounts Committee (PAC) has said fraud and error levels in benefits spending at the Department for Work & Pensions (DWP) are 'unacceptably high' and more must be done to get a grip on the billions of pounds being lost every year.

It said the DWP had overpaid an 'eye-watering' £8.6 billion in benefits in 2021-22, £6.5 billion of which was due to fraud.

At the same time, problems with benefit underpayments can lead to severe hardship, especially for older people. The DWP estimates 237,000 older people have been underpaid £1.46 billion in state pension, going back as far as 1985.

The PAC report said that efforts to correct the systemic underpayment of the state pension are too slow to meaningfully put things right and will be 'too little, too late' for many affected pensioners.

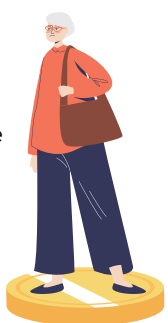
Few women confident about retirement

Only one in seven women (13%) are confident they have enough saved for retirement, according to research from savings and investment firm Cushon.

It said that although pensions auto-enrolment has been mandatory for 10 years, it still fails to encompass many in society, including lower earners who are more likely to be women.

Men are more than twice as likely as women (20% vs 8%) to pay into a private pension, while nine in 10 men (93%) have a personal savings pot for later life compared with 85% of women.

The research is part of a paper making the case for auto-enrolment into alternative workplace savings schemes.



Subscriptions increase

The AGM approved an increase in subscriptions from 1 January 2023.

Subscriptions collected on or after that date will be as follows:

- Individual members £3 a month (£36 a year)
- Joint members £4.20 a month (£50.40 a year).

Co-op highlights damage to support networks

More than a fifth (22%) of people are seeing less of their support network because of the cost-of-living crisis. So says research from the Co-op and mental health charities Mind, Inspire and the Scottish Association for Mental Health.

Of those who told the survey they were seeing their support networks less, almost two fifths (37%) said they are feeling lonely, and more than a third complain of isolation (36%), anxiety (35%) or stress (32%) because of less contact.

Some 59% of respondents said they have usually driven to see people, but the cost of fuel now prohibits that.

According to Vicki Nash, associate director of policy, campaigns and public affairs at Mind, more people are seeking the charity's help. "We cannot

underestimate the impact of the cost-of-living crisis on the nation's mental health. We know poor mental health can make earning and managing money harder and financial worries can have a huge impact on our mental health. It can start to feel like a vicious cycle," she said.

"Since last summer, we've seen a 40% rise in the number of people contacting the Mind Infoline about difficulties with financial matters such as welfare, unemployment and personal debt.

Callers also regularly ask us if we know of any financial support for them to help with the rising costs."

Customers and staff at the Co-op have raised £8 million to help fund the charities' work in tackling the problems felt by those who are unable to see their support base.



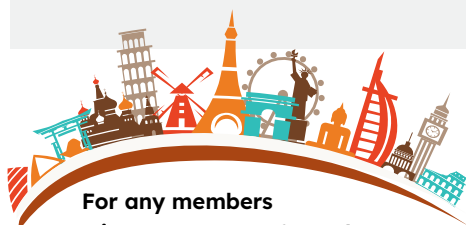
Swap your old stamps

Royal Mail is urging people to use up, or swap with Royal Mail, any stamps that do not have a barcode by 31 January 2023, when they will no longer be valid.

Barcoded stamps were introduced in February to make deliveries more efficient and improve security. For more on how to swap up to £200 of stamps, visit: www.royalmail.com/sending/barcoded-stamps/swap-out-request

You can print out and return a form to Royal Mail free of charge, along with your stamps, by writing on the envelope Freepost SWAP OUT. No other address details are needed. If you don't have a printer, you can request a swap out form to be posted to you.

Swap out forms are also available from the customer service point at your local delivery offices or call the customer service team on 03457 740740.



For any members wanting to get away from the economic gloom, we had some good news at the October AGM, when we launched a new travel insurance arrangement with the Civil Service Insurance Society (CSIS).

This replaces the previous scheme, launched on 5 April and promoted by Towergate Health and Protection, which

Travel insurance launch

had led to complaints from members who had not been able to get through on the phone lines seeking urgent travel insurance quotes.

Members wanting travel insurance, be it annual policies or for single trips (subject to acceptance criteria), can now get a preferential quote by telephoning the CSIS team on 01622 766960 (select option 5 to fast track the

call for CSPA members). Alternatively, go online at <http://csis.co.uk/cspa>

The CSPA has enjoyed a long relationship with the CSIS, which was founded in 1890, and is a not-for-profit organisation with profits going to civil service charitable causes.

• Further information on the new travel insurance arrangement can be found on page 35 of this issue of *The Pensioner*.



Firefighters win pensions compensation

Nearly 9,000 firefighters will receive a payout of £3,750 after a government pensions move caused them "total uncertainty with regards to their financial futures".

The money is compensation for anxiety, distress and related feelings in relation to a pensions case that has involved firefighters receiving, or being set to receive, less money in their pensions than they should.

Claimants with "additional reasons for being aggrieved" will receive £7,250 in total.

The case arose after the government tried to bring in public sector pension reforms in 2015 and included provisions that protected only older firefighters.

The Fire Brigades Union successfully argued that this amounted to age discrimination, with the eventual result ruled that the pre-2015 pension scheme applies to time served between 2015 and 31 March this year.



PEGASUS

Stamp duty paid on *reservations this year**

Our beautiful, modern Pegasus apartments are created with downsizers in mind. Apartments and a community designed for you, your lifestyle and your future. *Your place to be.*

**PURCHASE FROM £275,000 TO £1,250,000
HOMES TO RENT FROM £1,250 PCM**

**BRISTOL | CHELTENHAM | NEWCASTLE UPON TYNE
TETBURY | WILMSLOW**

0808 189 0106 | LIFESTORY.GROUP/PEGASUS

*ON SELECTED HOMES ONLY. TERMS AND CONDITIONS APPLY. SPEAK TO OUR TEAM FOR FULL DETAILS.
PRICES CORRECT AT TIME OF GOING TO PRINT.

Lifestory Part of



Why subscriptions must rise

National treasurer **Mike Sparham** provides an overview of the CSPA's financial health

The CSPA needs a sound financial base if it is going to continue providing member representation and membership services, as well as continuing to campaign for civil service pensioners.

When the CSPA was established in 1952, its annual subscription was 5/- (25p) but the organisation was entirely dependent on volunteers. It was not until 1989 that the first paid member of staff was appointed, its first office in 1994.

The CSPA is now a professional organisation with 10 staff (6.38 full-time equivalent posts) and plays a full part in campaigning through Later Life Ambitions, the National Pensioners Convention and Age UK on behalf of civil service pensioners.

Despite this, we are still a membership-based organisation and rely on income from membership subscriptions.

As costs rise, they have to be met. Recently, paper costs have increased, raising the cost of producing the journal; postage costs have risen; and other costs such as rent, insurance and travel increase regularly.

The main source of income (85%) is membership subscriptions, followed by advertising in *The Pensioner*. In the past it has been necessary to increase subscriptions about every three years to maintain the CSPA's financial security. The last increase was on 1 January 2016.

Given the economic pressures on all of us, the EC would have delayed proposing a further increase now if it felt it could have done so without jeopardising the CSPA's financial position. Regrettably, that is not the case. The CSPA is projecting a loss of £105,000 this year, excluding expenditure on exceptional items. That loss can be absorbed without

The Executive Council believes £3 a month remains good value



going into reserves because of previous years' profits, but it is not a position that can be sustained as annual expenditure returns to pre-Covid levels. Income from membership subscriptions in 2021 was 4.4% less than in 2020, and the CSPA is not now meeting day-to-day expenditure from its annual income.

Maintaining our reserves

The Executive Council does not want to get into a position of managing annual deficits by reducing our reserves. The CSPA's policy is to maintain sufficient reserves to pay for investments in the future, to keep the organisation functioning for six months in the event of an unexpected drop in income, and to be able to meet our contractual and statutory commitments in the event of the organisation winding up. The current reserves meet all these objectives, but this can only be maintained if annual income covers annual expenditure.

The EC is doing all it can to increase income by improving recruitment. It takes a prudent approach to expenditure, looking to reduce costs wherever possible. Nevertheless, increases in subscription rates are unfortunately necessary from time to time.

After seven years, a further increase is now necessary. In the last issue of *The Pensioner*, I reported that the EC was recommending to the Annual General

Meeting an increase in subscriptions from 1 January 2023. This includes an increase in the contribution from subscriptions to the CSPA's Campaign Fund.

The AGM agreed, with no opposition, to the proposed increase in subscriptions to £3 a month for individual members (£36 a year) and £4.20 a month for joint members (£50.40 a year). From this, 10p a month will go into the Campaign Fund. A formal notice of this increase can be found on page 4.

The Campaign Fund supports the CSPA's campaigning activities through Later Life Ambitions, the campaigning body set up jointly by NFPO, NARPO and the CSPA. It also funds any CSPA campaigning activity during general elections.

The fund currently has just over £9,000, and the EC believes it needs a boost in readiness for expenditure during what is likely to be a crucial general election for older people, probably in 2024.

The EC believes that £3 a month remains good value, given the member benefits package available, the representational support provided to members and the campaigning activities of the CSPA.

I hope this article puts into context the need for an increase at this time, so that the CSPA remains a strong organisation ready to meet the challenges that will face us in the future.

General secretary's Report

By Lisa Ray, CSPA general secretary



Hello and welcome to the winter edition of *The Pensioner* magazine. As I write this, we have just held a successful Annual General Meeting in Kenilworth. It was wonderful to see people in person again. We considered and debated more than 50 motions and were skilfully taken through proceedings by our vice chair, Linda Ridgers-Waite.

I mentioned in my last update the policy areas of major concern that we would be debating – economic impacts and threats to pensions and pensioner entitlements, access to NHS and social care, digital and financial exclusion and the cost-of-living crisis. A fuller report of the AGM is given in the supplement with this edition of the magazine.

As general secretary, I was proud to move the Annual Report 2021 for adoption. It is always good to pause and reflect on our achievements in such a fast-moving world. I think the CSPA can be satisfied and optimistic about the progress we have made to reach this point – in branding our organisation, campaigning and setting course to increase recruitment of members.

This year marks our 70th anniversary and we were lucky to welcome as special guest speaker Sue Gray, who you will remember wrote the report into lockdown parties at Number 10.

Sue spoke passionately about the values of working civil servants, as well as reflecting on her own career, from administrative beginnings all the way up to Permanent Secretary for the Union and Constitution at the Cabinet Office.

It was a pleasure to meet her, and I know she inspired many of those in the audience to feel proud of their work and time in the civil service. We are very

The CSPA can be satisfied and optimistic about the progress we have made



grateful to her for finding time in her packed schedule for us.

The number of attendees was down, as was expected for the first in-person AGM since 2019. Most motions debated were carried, but a couple relating to the organisation and future of the CSPA, were remitted to the Executive Council to look at further.

One of these considers the group network, which although successful in some areas, is fading rapidly in others. The motion proposed a movement

towards a more regional organisation and structure.

The other one suggested that in future, in-person AGMs should be held on alternative years with online events.

Both motions are a departure from our usual practice but show that our groups understand the challenges the CSPA faces. The Executive Council will carefully consider these ideas, together with group representatives and members.



Guest speaker Sue Gray

Cutting through the political cacophony

I hardly know where to start on the changes in government over the past few months. I wrote in my last update that this instability takes away focus from the needs of the country when most required.

At a time when we need stability, strong leadership and firm solutions,

we have seen nothing that vaguely resembles that.

Our job remains the same, to protect the interests of our members. But in the cacophony of politics, our job is made more difficult.

I have written several letters to former

prime minister Liz Truss and the new chancellor of the Exchequer, Jeremy Hunt, and I will be writing to the recently appointed prime minister Rishi Sunak. Will it be third time lucky?

The letter that I sent to Jeremy Hunt is set out below.

Dear Chancellor,

I am writing on behalf of the CSPA to offer you our congratulations on your appointment as Chancellor of the Exchequer.

This year, we are marking 70 years since our organisation was first established to protect the value of the civil service pension. Many retired civil servants, dedicated to public service, have worked hard to deliver government policy during their careers. Sadly, many of our members and older people in general are now facing some hard challenges in the aftermath of the Covid-19 pandemic and the extreme cost-of-living crisis.

We in the CSPA were pleased to hear you state in your speech yesterday that you are focused on "core compassionate conservative values". We appreciate that further detail will be shared when you make your fiscal plan statement... but wanted to write to you immediately, to bring to your attention the serious issues that are being faced by our members and older people.

Now that you are Chancellor, we urge you and your team to ensure that finances are available to deliver on the following:

● Pensions must rise with the cost of living

We were glad to see the energy price cap frozen at £2,500 for the next two years, but this has now been reduced to the next six months, causing much anxiety. The cost-of-living crisis is already biting hard. The state pension has fallen behind in value following suspension last year of the triple-lock uprating, when the state pension rose by 3.1% in April but inflation was by then 9% and average earnings had increased by 8.3% over the relevant period.

The average civil service pension is only £8,756 per annum, and for women it is only £6,576 per annum, which is why so many retired people on fixed pensions are struggling with the cost-of-living crisis and should not suffer a real-term reduction in the value of their pensions.

It is imperative that both the state pension and civil service pensions increase in line with inflation to protect their value.

● Sustainable funding and staffing of the social care system

Care must be accessible to all who need it when they need it. Central and sustainable funding for the long term must be found to ensure care workers are retained and their keyworker status is reflected in their pay, professional development and support.

Unpaid carers also need the financial and practical help they deserve and those in receipt of their pension should also be allowed to receive carer's allowance, currently only £69.70 per week. The health and social care levy has now been reversed - where will the £5.4 billion that this measure was due to raise now come from?

● Improved access to primary care GPs, dental and optical treatment

During your long tenure as health minister, you will have been aware of the crisis in GP recruitment. The most recent announcement from the current minister for health and social care that people should expect to see their GP within two weeks is not good enough. Good access to primary care services must be consistently available across the country. Failure to ensure that these services are provided when required will result in more serious and chronic health conditions, increasing the pressure on hospitals.

● Access to hospital treatment

A backlog of patients waiting for treatment means that lives are being lost and many are struggling in chronic pain. Despite the plans launched to help fund the NHS, we fear the allocated money is insufficient. We have not been made aware of any significant strategies or plans to address the immediate shortages in staff or to turn around the increasing numbers of trained doctors and nurses leaving the service.

● Digital and financial exclusion

An increase in the shift of services online has excluded many from accessing the help they need. It costs money to buy digital equipment and pay for broadband connections. Many lack confidence in the security of online banking or local/central government services. Alternative methods must be provided to ensure everyone has fair access to these facilities and social tariffs should be a mandatory requirement of suppliers.

We also ask that you secure continued access to cash for those who do not use card and contactless payments.

As you and your team begin work on the many challenges that the country faces, the CSPA urges you to ensure that fiscal plans and policies focus on the needs of those who are older, more vulnerable and reliant on a fixed pension income. We all deserve a secure and rewarding later life and older people contribute to the growth of the economy too, given the right support.

Yours sincerely,



Lisa Ray
General Secretary, Civil Service Pensioners' Alliance

Rule changes

At the AGM, we looked again at the CSPA constitution and made 15 rule changes. Some will support our aims to expand our membership. We will always remain focused on our priority function, to protect the civil service pension. We can now include those with a deferred civil service pension – those entitled to receive pension benefits, including those who have left the civil service or have been made redundant.

Their pensions are held until they are claimed at the appropriate age and are currently uprated by CPI each year to maintain their value.

These entitlements are precious, and the CSPA will now be able to

offer support and guidance to those holding a deferred entitlement whether or not they are within 10 years of retirement age for their scheme.

The AGM also agreed with the need to improve representation of members on the CSPA decision-making body, the Executive Council. The male/female split in receipt of pensions is 49% female and 51% male. For deferred members, the split is 56% women and 44% men. In an organisation representing civil service pensioners, we need to see that representation better reflected on the Executive Council.

The abolition of two older EC positions, secretary organisation (although present post-holder Mike

The CSPA will now be able to support and guide those holding a deferred entitlement

Lawler, remains for a further year) and secretary administration, mean that two national EC member posts have been created. These are reserved for women.

By holding a place for women members, we hope to encourage them to come forward to join the EC. A good mix of life experiences will help to expand perspectives when making decisions on the direction of the CSPA.

We have recently had the opportunity to get more involved with women's pension issues – through the All-Party Parliamentary Group on the pension gap and evidence to the Women and Equality Select Committee on the rights of cohabiting partners. I hope this will strengthen support for the CSPA as we show our relevance to those still working, as well as those approaching retirement.



Raising the volume around social care

Another change in policy direction for the CSPA is to call now for free social care at the point of need. There has been enough delay and underinvestment, with our care system in tatters while many unfairly lose their savings and homes.

The system itself does not improve and is unfair to those who end up subsidising those occupying local authority places.

It is time for a reset and a rethink. If we succeed – alongside other like-minded organisations such as Age UK and the National Pensioners' Convention – in securing a free national social care service, it will be fairer to those who suffer with dementia – which despite being a medical condition often falls under the auspices of social care.

ROUNDUP

McCloud remedy

Our pensions expert Christine Haswell continues to work with Cabinet Office officials on the McCloud remedy and, as previously reported, we expect that retired civil servants who are affected by the remedy will be written to individually during 2023.

This is a good time to ensure that the pensions administrator has the correct contact details for you. Call them on 0300 123 6666, email enquiries@mycsp.co.uk or write to: Civil Service Pensions
PO Box 2017
Liverpool
L69 2BU

Cost-of-living scams

The Chartered Trading Standards Institute (CTSI) has issued a stark warning regarding the number of scams appearing in relation to the cost-of-living crisis and wants to warn consumers about unwittingly engaging with scammers.

CTSI lead officer for scams and doorstep crime Katherine Hart said: "There has been a huge surge in energy-efficiency scams offering rebates and offers to apply for grants. With the rise of costs in fuel bills and the cost-of-living concerns in the upcoming winter months, I urge the public to be on their guard because these types of emails and texts are attempts to scam.

"I also expect that scammers will target households in the coming weeks regarding the £150 disability cost-of-living payment. Households do not need to apply for the rebate as suppliers are automatically applying it to bills for six months

If consumers receive emails or texts out of the blue, then report them

from October. If consumers receive emails or texts out of the blue, then report them – txt 7726 or email report@phishing.gov.uk – and delete the message.

Here are a few words of advice:

- **Energy bill discount:** £400 off energy bills for households in Great Britain from October 2022. You do not need to apply for the scheme, and you will not be asked for your bank details.

- **Disability cost-of-living payment:** £150 rebate. You do not need to apply for the scheme, and you will not be asked for your bank details.

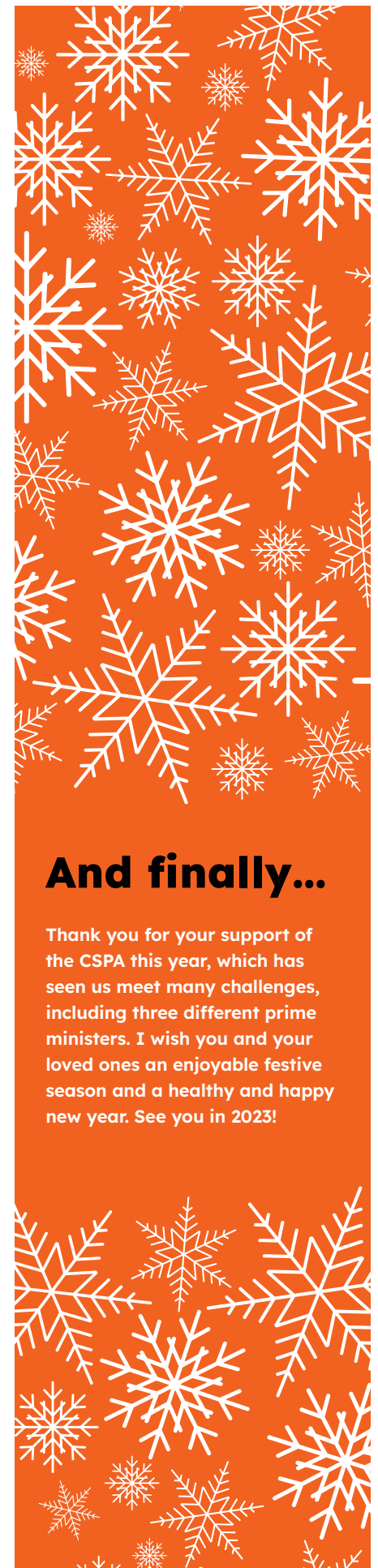
- **Spotted a suspicious text message?** Forward it to 7726 (it is free of charge). If you forward a text to this number, your provider can investigate the origin of the text and arrange to block or ban the sender if it is found to be malicious.

- **Received a suspicious email?** Do not click on any links – simply forward the email to report@phishing.gov.uk and the National Cyber Security Centre will investigate.

- For advice on how to stay secure online, visit: www.cyberaware.gov.uk
- For the full CTSI article, visit: <https://www.journaloftradingstandards.co.uk/crime/ctsi-issues-warning-on-energy-scams/>

Please remember to report any scam to Action Fraud by calling 0300 123 2040.

If you have been the victim of a trader or scam such as those outlined here and need help, or you require consumer advice, please call the Citizens Advice consumer helpline on 0808 223 1133.



And finally...

Thank you for your support of the CSPA this year, which has seen us meet many challenges, including three different prime ministers. I wish you and your loved ones an enjoyable festive season and a healthy and happy new year. See you in 2023!

Get a £10
M&S gift card*

Hidden Hearing
Your hearing is our expertise

“I can’t believe it’s a hearing aid!”



Can't quite hear your wife or husband, the TV, colleagues at work, or the loving words of your grandchildren? Then these spectacle hearing aids could be the answer if you have a hearing problem.

Stylish frames that cleverly contain and disguise a digital hearing aid in the spectacle arms. They will slip easily into your pocket, purse or handbag. They are a remarkable invention that can help overcome two problems at once.

While most don't mind wearing glasses, the same cannot be said for wearing a hearing aid. Some people can find

it uncomfortable and unnatural to have a hearing aid in their ear, but that's not a problem with our revolutionary spectacle aids.

So, if you want to enjoy the benefits of glasses and a hearing device, with minimal fuss, then apply now for a free information pack by sending the freepost coupon or by calling the number below.

When you take a free, no-obligation test with Hidden Hearing, get a £10 M&S gift card*

Request your **FREE** information pack now! Please quote ref: **BMO1-1** or go to specaids.org

FREEPHONE 0800 740 8800

*Offer ends on 31 January 2022. New customers only. Gift cards distributed on a first-come, first-served basis while stocks last. Over 18s only. For full terms and conditions, visit hiddenhearing.co.uk/marks.

PLEASE POST ME FREE AND WITHOUT OBLIGATION DETAILS OF THE DIGITAL SPECTACLE HEARING AIDS:

Title First Name Surname

Address

..... Postcode.....

Tel No Email

Yes please – I would like to receive emails from Hidden Hearing about their hearing healthcare services.

You can opt out at any time. Visit hhppuk.co.uk to read our privacy policy.

Send coupon today (NO STAMP REQUIRED) to: **Freepost, Hidden Hearing**

BMO1-1

Synopsis

A round-up of recent questions and debates across the UK's parliaments



WESTMINSTER

by Joe Frost

The summer recess, the death of the Queen and political upheaval in the government have greatly reduced business at Westminster.

UTIs QUESTION

Seema Malhotra asked if a recent estimate had been made of the number of people over 75 who had contracted a urinary tract infection (UTI) within 10 days of receiving a Covid-19 booster.

The reply referred to data published by the Medicines and Healthcare Products Regulatory Agency (MHRA) on adverse events for Covid-19 vaccines through its Yellow Card Scheme. As of 20 July 2022, the MHRA had received seven reports of UTIs in that age group and occurring within 10 days of a booster dose in relation to the Pfizer-BioNTech vaccine; one report for the Moderna vaccine; and no such report for the

MHRA evidence had not indicated a link between UTIs and Covid boosters

Astra Zeneca vaccine. The MHRA's surveillance activities had not indicated an association between Covid-19 vaccination and UTI. As the Yellow Card Scheme was a voluntary reporting scheme it was not possible to derive population-level estimates.

GP APPOINTMENTS

Colleen Fletcher's question concerned face-to-face and telephone conversations with GPs. The reply indicated that information was not held for constituency level but numbers in England for the last three years were provided as follows:

Face-to-face appointments

2019	242,086,916
2020	162,417,746
2021	178,859,427

Telephone appointments

2019	40,258,709
2020	97,278,674
2021	117,693,170

These figures included appointments for Covid-19 vaccinations.

PASSPORTS: FEES AND CHARGES

Gavin Robinson asked how many upgrade fees were paid for British passport applications since 2019. The minister confirmed that upgrades to urgent services were only required where an applicant needed a passport sooner

than 10 weeks. For the small percentage of customers whose applications took longer than 10 weeks, there was an expedited service at no additional cost to help ensure that the passport was received ahead of any planned travel.

ENERGY PRICE GUARANTEE (EPG)

The government stated that from 1 October 2022, the EPG, which included the temporary suspension of green levies, meant a typical household would pay no more than £2,500 per year for each of the next two years. This would save the typical household £1,000 per year and was in addition to the £400 Energy Bill Support Scheme.

Cost projections for the EPG were uncertain as they depended on usage levels, which in turn was highly dependent on weather patterns. The new guarantee would apply to households



In Parliament

in Great Britain, with the same level of support made available to households in Northern Ireland.

NEW STATE PENSIONERS

A question from Jonathan Ashworth established that for the financial year 2022/23 it was forecast that 738,300 people would receive their state pension for the first time.

COST OF LIVING

Alison Thewliss wanted to know what steps were being taken to ensure that pensioners not eligible for the cost of living payment were supported in the context of the increased costs of living.

The detailed response said that in 2022/23 the government would spend over £1.34 billion on benefits for pensioners in Great Britain. This included the state pension, forecast to be more than £110 billion. The full basic state pension was now more than £2,300 higher, in cash terms, than in 2010 and more than £720 than if it had been updated in line with prices.

Support of £37 billion including a one-off payment of £300 to pensioner households, was in addition to the winter fuel payment. All households with a domestic electricity bill would also benefit from the £400 payable from the Energy Bills Support Scheme.

In addition, the government was providing £500 million to help households with the cost of essentials, on top of what had been provided since October 2021, bringing total funding for that support to £1.5 billion.

DRIVING LICENCES

Louise Haigh asked how many drivers' medical applications were awaiting processing on 1 September in 2021 and 2022. The answer was 272,838 in 2021 and 225,843 in 2022.

The figures included new applications/notifications and licence renewal applications.

DVLA often relies on information from third parties, such as NHS medical professionals, before a decision could be made. Currently around 47% of cases were waiting for such information.

The length of time involved depended upon the condition(s) involved and where further information or clinical tests were required. The law had changed from 20 July 2022 to widen the pool of

DVLA has recruited more staff and opened customer service units

healthcare professionals who could provide information to support an application.

DVLA had recruited more staff and opened customer service centres in Swansea and Birmingham focused on medical applications.

However, most applicants could continue to drive whilst applications were being processed, providing they met certain criteria.



WELSH PARLIAMENT

by Joe Frost

As at Westminster, proceedings have been limited at the Senedd. Members met on Sunday 11 September to express condolences following the death of Her Majesty Queen Elizabeth II.

The Llywydd, Elin Jones, introduced the motion and spoke of the views in the chamber, representing the diversity of those who it served.

The views may have differed on the institution of the monarchy, but they differed little on the way Queen Elizabeth II had executed her role as monarch. Over a lifetime of public service, her wisdom and dedication to office was valued. Her Majesty looked for what united rather than what created division.

The first minister spoke of Her Majesty's determination to fulfil her constitutional obligations, confirming a new prime minister – a role only she could undertake – despite the unavoidable impact on her reserves of strength.

Nothing more, he said, could have clearly expressed the overriding sense of duty, which was among her greatest characteristics. Leader of the opposition

The Senedd expressed its condolences following the death of the Queen





Andrew RT Davies said we stood taller today by having the reign of Her Majesty and the 70 years she gave to the throne and our great country.

He reflected on the moment in the Jubilee celebrations with Paddington Bear and adapted the bear's gratitude to say: "Thank you for everything you did."

Adam Price, leader of Plaid Cymru, spoke of a servant Queen who lived and died as the very personification of duty, decency and care. He felt her death would evoke a deep sense of dislocation, especially among the older generations, with a sense of saying goodbye to a part of themselves.

Jane Dodds, for the Liberal Democrats, regarded Her Majesty as a stateswoman like no other. Her example of public service was one to which they could all aspire. The Queen's speech during the pandemic, assuring we would all meet again, reflected the public mood.

On 16 September, His Majesty King Charles III and the Queen Consort attended the Senedd to receive condolences. The Llwydd recalled that Queen Elizabeth had been present at each official opening of a new session since she opened the Senedd in 1999.

Ms Jones said that of the many tributes paid by members, there had been much mention of corgis, especially the Pembroke breed, which were lifelong companions to Her Majesty. She reminded everyone that corgi was a Welsh word, meaning a small dog.

NORTHERN IRELAND ASSEMBLY

by Tony McMullan

The Northern Ireland Assembly has not been operating since the elections on 5 May this year.

There is a mandatory coalition government, so the top four parties in terms of elected Members of the Legislative Assembly (MLAs) – Sinn Féin, Democratic Unionist Party (DUP), Alliance Party and Ulster Unionist Party – are entitled to seats in the Assembly Executive.

However, in order for the Assembly to begin its work, a speaker has to be elected. Despite being summoned on 13 May, 30 May and 3 August, the DUP has blocked the election of a speaker. This means there is no

We are frustrated and anxious to hold the parties to account

functioning Assembly and no sittings, none of the scrutiny committees are meeting and the Executive (akin to the Westminster Cabinet) has not met since May. And because no speaker has been elected, the election of a first minister and deputy first minister cannot take place.



YOUTUBE CHANNEL. CC BY 3.0

What is still happening is that the ministers who were in power prior to the election continue to run their departments, but can really only allow them to tick over.

They are not allowed to take on any new, possibly cross-departmental, issues as this would require Assembly sign-off and that is currently blocked.

The only function the MLAs are carrying out is constituency business.

This is extremely frustrating for many, including the CSPA Northern Ireland Committee. We are anxious to hold the political parties to account, given what they had promised to do for older people in their Assembly election manifestos (see Autumn edition of *The Pensioner*).

The CSPA continues to ask all politicians to return to a fully functioning Assembly. The cost of living tsunami is hitting older people disproportionately to others in society. It will be to the eternal shame of the politicians when, and not if, their constituents can no longer heat their homes or provide food for themselves and their loved ones.





SCOTTISH PARLIAMENT

By Christine McGiveron

HER MAJESTY THE QUEEN

On 8 September, Buckingham Palace announced that Her Majesty Queen Elizabeth II had died peacefully at Balmoral Castle in Aberdeenshire. Immediately the Duke of Rothesay became King of the United Kingdom of Great Britain and Northern Ireland and of various other Commonwealth countries and territories. He also became the Laird of the Balmoral Estate.

First minister Nicola Sturgeon said: "Her Majesty The Queen gave decades

of her life in service and has died today here in Scotland as our longest serving monarch. Our condolences are with the King, the Queen Consort and the wider Royal Family.

"Millions around the world will share their grief but only they will feel the loss of a mother and grandmother.

"Scotland was special to her and she was special to Scotland. Throughout her life she had a particular fondness for Aberdeenshire and her home at Balmoral, where she spent her final days."

Ms Sturgeon attended the proclamation ceremony of King Charles III at Mercat Cross in Edinburgh on

11 September, as the Queen's cortege was making its six-hour journey from Balmoral to the Palace of Holyroodhouse in Edinburgh. The King, along with his brothers and sister, led the procession along the Royal Mile from the Palace of Holyroodhouse to St Giles' Cathedral in Edinburgh for the service of remembrance on Monday 13 September.

The Crown of Scotland was placed on the Queen's coffin, and Scotland's first minister read a passage from the Bible (Ecclesiastes 3. 1-15) at the service.

Over the following 24 hours, 33,000 people viewed the Queen's coffin and paid their respects in person at the cathedral, and the King, his sister and two brothers stood vigil.

The first minister, along with Scottish secretary Alister Jack, welcomed the King at the Scottish Parliament, where he was introduced to the four party leaders.

A motion of condolence was tabled by the first minister to the King, which was supported by all the party leaders. The King thanked the Parliament and announced that his various Scottish titles, including the Duke of Rothesay would be passed on to his son, Prince William.

On 14 September, the Queen's coffin was transferred in the royal hearse from St Giles' Cathedral to Edinburgh airport for the flight to RAF Northolt in England, where it would be transported by road to Buckingham Palace. Nicola Sturgeon and Alister Jack attended the airport for the transfer of the Queen's coffin from the state hearse onto the RAF flight.

LAW AND ORDER

Scotland's chief statistician has released recorded crime figures for the year ending June 2022. The report states: "The police in Scotland recorded 285,974 crimes. This was 5% lower than the 300,747 crimes recorded in the year ending June 2021, and 5% lower than the 301,376 crimes recorded in the year ending June 2018.

"The coronavirus pandemic and associated measures to limit social contact, had an impact on both the type and volume of crime recorded since March 2020. Most recently, the 5% fall in

"Scotland was special to the Queen and the Queen was special to Scotland"



recorded crime between the year ending June 2021 and year ending June 2022 was driven by a reduction in crimes recorded under coronavirus-related legislation (from 20,146 to 96). All other crimes collectively increased by 2%. The recording of crime is at the lowest level seen for a 12-month period since 1974.”

The publication can be viewed online at: <http://www.gov.scot/ISBN/9781804358399>. Further information and official statistics can be accessed in the *Crime and justice statistics* section of www.gov.scot.

National and official statistics are produced by independent statistical staff – more information on the standards of official statistics in Scotland can be accessed in the *Statistics and research* section of www.gov.scot.

Justice secretary Keith Brown said: “Scotland continues to be a safe place to live, where the vast majority of people do not experience crime. These statistics are welcome as it means that every year there are thousands fewer victims in Scotland than there were 15 years ago.

”But there is still more to be done. Continuing to reduce crime and the harm it causes individuals and our society as a whole is central to our ambitious vision to reform our justice system.”

James Mollison has been appointed as the judicial complaints reviewer. The reviewer offers an independent, impartial and free service for anyone who is unhappy with the way their complaint about the conduct of a member of the judiciary – including judges, sheriffs and justices of the peace – has been handled by the Judiciary of Scotland.

Mr Brown commented: “To uphold a modern, person-centred justice system, it is important that the judiciary are held to the high standards expected of them.”

PUBLIC SECTOR ECONOMY

On 7 September it was announced that around £500 million in savings had been found as resources were focused on tackling the ‘harsh reality’ of the cost-of-living crisis, according to deputy first minister John Swinney.

He updated the Scottish Parliament on steps being taken to meet the increased costs of public sector pay and to provide support to those who need it most, while balancing public finances.

Soaring inflation means that the Scottish government’s budget is now



SERGE CORNU / SHUTTERSTOCK.COM

worth £1.7 billion less in real terms than it was last December. Since then, inflation has risen from 4% to more than 10% – with possible further increases to come.

Mr Swinney set out to Parliament where savings have so far been made to help pay for initiatives such as fair public sector pay settlements and doubling

The Scottish government has announced a rent freeze until March 2023

the fuel insecurity fund. He committed to setting out the Emergency Budget Review within two weeks of the UK government budget update, which was expected later that month.

He warned that further intervention would represent a significant challenge, given the largely fixed Scottish government budget and limited fiscal powers. Mr Swinney said: “Our budget was based on a UK Spending Review that simply did not foresee the levels of inflation that are now a reality.

“In times of crisis, however, it is not the job of the finance secretary simply to balance the books. It is to find the money to help families, to back business and to fund the priority projects that improve lives for the long term.

”The Emergency Budget Review must both identify funding to cope with inflation-driven cost increases and aim

to support those who most need our help during this crisis. We will do everything we can and make the hard choices, but only the UK government can act to end this crisis. They should do so, and I encourage them to do so now.”

HOUSING

On 6 September, it was announced that ministers have acted with a combination of a rent freeze and a moratorium on evictions, to help people through the cost-of-living crisis. This was the centrepiece of the 2022-23 Programme for Government (PfG).

The programme outlines emergency legislation that will be introduced to put in place a rent freeze until at least 31 March 2023 and a moratorium on evictions, as well as a new tenants’ rights campaign.

In addition, a ‘one-stop-shop’ website will be introduced to provide people with information on the range of benefits and support available to help them through the cost-of-living crisis. A total of £3 billion would be allocated to the end of March for a range of support that will help mitigate the impact of the cost crisis on households.

HEALTH AND SOCIAL CARE

On 7 September, guidance was relaxed in line with the clinical advice at the time that social care staff and visitors were no longer being advised to wear facemasks at all times.

The recommendation was lifted due

READERS
DISCOUNT
— UP TO —
**10%
OFF***



Fred. Olsen Cruise Lines

NEW 2023-24 CRUISES ON SALE NOW

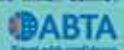
Explore the Olsen Way

CSPA members who are existing Fred. Olsen customers can benefit from a tempting discount of up to 10% off, with a 5% CSPA discount in addition to their 5% Oceans Loyalty Club discount.

CSPA members that are new to Fred. Olsen Cruise Lines can save 5%, and that's on top of any current offers.

**For more information or to order our new brochure
please call 0800 0355 108 quoting discount code CSPA5**

*All bookings are subject to Fred. Olsen's (FOCL) standard terms & conditions, available on our website & on request. All prices quoted under the CSPA members discount offer are exclusive to qualifying members & their travelling companions only, members must quote their discount code at time of booking. Membership discounts cannot be applied retrospectively. Bookings must be made via the booking hotline number 0800 0355 108. Proof of membership will be required at the time of booking. Offers cannot be extended to any unrelated third party, are subject to availability and may be withdrawn or amended at any time without prior notice. From time to time FOCL may run special offers which cannot be combined with this discount, including selected group travel deals. Fred. Olsen Oceans members are entitled to a 5% CSPA discount. Subject to the same terms & conditions, to be applied after the standard Oceans discount, where applicable. In this instance, Oceans terms & conditions apply. New to Fred. Olsen guests can also save 5% through their CSPA membership, subject to the same terms & conditions. Flights are excluded from any discounts. Offer ends 31/12/2022. E&OE.





to a sharp drop in coronavirus infections and a reduction in severity of illness. This was driven by Scotland's successful vaccination programme, which had seen more than 12 million Covid-19 vaccine doses administered in Scotland.

Care home residents and their loved ones benefited from these more relaxed visiting arrangements.

Masks and face coverings in social care may still be worn if recommended in certain situations, such as a local outbreak of Covid or if staff deem it necessary. Staff and visitors remain free to wear one if they choose.

Social care minister Kevin Stewart said: "Our phenomenally successful vaccination programme has driven down infections and saved the NHS from untold pressures. Removing the need for facemasks in social care settings including care homes is the latest step in our path to recovering from the pandemic. This will make communication and relationships easier in care settings, benefiting mental health and promoting the rights and choices of those working in and using social care."

Providers were recommended to implement this guidance from 14 September or earlier if they are ready.

New legislation also came into force to ban smoking near hospital buildings. Anyone found lighting up within 15 metres of a hospital building could now face a fixed penalty notice of £50 or a fine of up to £1,000 if the case goes to court. It is the latest step in the Scottish government's plan to create a tobacco-

Ministers have pointed to the threat of imports to Scottish beef farming

free Scotland by 2034 and supports the voluntary smoke-free hospital grounds policy introduced in 2015.

The new law will apply to NHS hospital settings used for the treatment and care of patients and includes a ban on lighting up beneath overhanging structures.

Public health minister Maree Todd commented: "Everyone knows that smoking is bad for our health and hospital patients in particular should be protected from the harmful effects of secondhand smoke."

WINTER VACCINATIONS

More than two million people in Scotland will be offered vaccines in this winter's programme, which began in September with elderly care home residents among the first to receive Covid-19 booster and flu vaccines.

Health minister Humza Yousaf said: "This country is indebted to those dedicated frontline workers who work tirelessly to get the majority of Scots immunised all year round – and whose efforts have led to a sharp reduction in hospitalisations in recent months.

"Vaccination remains the best way to protect yourself, your loved ones and the NHS from both Covid-19 and flu viruses, and I encourage you to take up the offer of a booster when you receive your appointment."

FARMING AND RURAL ECONOMY

The UK's free trade agreement (FTA) with New Zealand will allow much more produce to come into the UK tariff-free, leaving "a lack of a level playing field between Scottish and New Zealand farmers", Scottish ministers have warned.

Rural affairs secretary Mairi Gougeon and trade minister Ivan McKee have pointed to a "stark contrast" with the agreement the EU has secured with New Zealand – securing the same market access for its exporters but seemingly with better safeguards for its domestic producers.

In a joint letter to UK trade minister Penny Mordaunt, Ms Gougeon and Mr McKee said the UK's deal "emphasises the futility and economic self-harm of the UK government leaving the EU, making its own trade agreements, and then ending up with a worse deal than if we had stayed in the EU.

"In the first year of the FTA, the UK will allow 12,000 tonnes of New Zealand beef into the UK, while the EU has agreed to only 3,333 tonnes across all 27 EU countries. By year 15, the UK government will allow 60,000 tonnes of New Zealand beef into the UK, and after that an unlimited quantity, while the EU will cap imports at 10,000 tonnes, and still apply 7.5% tariff."

Ms Gougeon and Mr McKee have called on the UK government to set out "what mitigations and compensation it will put in place for economic sectors and communities that suffer as a result of the UK government's trade deals".

£300 off

Part exchange for
your old furniture

THE 1ST ITEM

+

50% off

THE 2ND ITEM*

A WIDE
RANGE OF
SPECIALIST
BEDS &
CHAIRS
AVAILABLE

RISE & RECLINE CHAIRS

✓ CHOICE OF WIDTH ✓ CHOICE OF DEPTH ✓ CHOICE OF HEIGHT



remote
control
operated

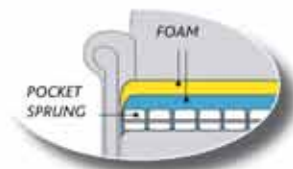


NEW
ELECTRIC
SOFA BED

Super-high
leg lift



Ultra comfort
pocket sprung
AERO-seat
option



Kent
two-seater
single motor
rise and
recline settee
(one size only)



**BOTH
SEATS RISE
& RECLINE**

Choose from
our extensive
range of chairs
and selection
of 400 fabrics
& upholsteries



*The 50% offer
is taken from the
least expensive
item and must
be ordered at
the same time.

CALL FREE TODAY FOR A FREE BROCHURE & HOME DEMONSTRATION

0808 265 1317

www.mobilityfurniturecompany.co.uk/sale



HANDCRAFTED IN
GREAT BRITAIN

Truly made-to-measure Rise & Recline Chairs and Adjustable Beds

5 YEAR

Warranty included FREE with every mechanised item



Flexible finance packages available

A WIDE RANGE OF SPECIALIST BEDS & CHAIRS AVAILABLE

ADJUSTABLE BEDS

✓ CHOICE OF WIDTH ✓ CHOICE OF DEPTH ✓ CHOICE OF HEIGHT



DRAWERS FOR EXTRA STORAGE

CHOICE OF HEIGHT

CHOICE OF WIDTH

CHOICE OF LENGTH

ADJUSTABLE HEIGHT

- ✓ **FREE** home demonstration
- ✓ **FREE** home delivery and set up
- ✓ **FREE** nationwide service
- ✓ **NO** cold calling
- ✓ **FREE** removal of old furniture

“Key benefits of elevating the legs include less swelling, enhanced healing, improved mobility... better quality of life”
Dr Rob Hicks



*The 50% offer is taken from the least expensive item and must be ordered at the same time.

CALL FREE TODAY FOR A FREE BROCHURE & HOME DEMONSTRATION

0808 265 1317

www.mobilityfurniturecompany.co.uk/sale



HANDCRAFTED IN GREAT BRITAIN



Into a happy new

David Luxton considers the cold, harsh realities facing the new government

As December arrives and we open our advent calendars, we can but hope for a calm and peaceful Christmas after the upheaval and unprecedented events of the past few months. Who'd have thought that we would have had three different prime ministers in the space of only seven weeks; lose our Queen after 70 years on the throne; and at the same time face a rapidly worsening economic outlook with inflation running over 10% and out of control energy prices?

The arrival of Rishi Sunak as prime minister in late October seemed to calm the financial markets after investors had taken fright a month earlier with the infamous and rapidly reversed 'fiscal event' statement during the short-lived premiership of Liz Truss.

However, calmer financial markets did not mean that things could only get better. Our new prime minister, who is renowned for his optimism, was quick to emphasise the seriousness of the economic outlook and hard choices that would have to be made as the cost of living crisis deepens. And a Merry Christmas to you too, Rishi!

So, what does this all mean for civil service pensioners? Well, at the time of writing, the new government has not yet confirmed the statutory order for civil service pensions in payment (and other public services pensions) to rise by the September Consumer Prices Index of 10.1%. This would be in line with the usual uprating of the pre-April 2016 'additional state pension', under the Pension Increase Act 1971 and the Social Security Pensions Act 1975.

There have been fears the government might try to cap the public services pension increase for 2023 due to the high level of inflation, but that would represent a serious breach of the pension promise of inflation-linked increases, underpinned by primary legislation.

Chancellor Jeremy Hunt announced in late October that he had postponed the financial fiscal statement from 31 October to 17 November, and it would

We are working hard so our members can thrive and not just survive

now be a full-blown Autumn Budget setting out tax and spending plans.

The postponement of the Autumn Statement to 17 November also means that we await confirmation on whether the new prime minister will honour the state pension triple-lock for uprating the basic state pension – which should also be based on the September CPI of 10.1%, and payable from the start of the new tax year in April 2023.

The commitment had been confirmed by both his predecessors, Liz Truss and Boris Johnson. The triple-lock ensures a pension increase based on average earnings from May-July 2022 (5%) or the September CPI figure (10.1%) or 2.5%, whichever is the higher.

A 10.1% increase in pensions may sound high but remember that pensioners lost out earlier this year with a 3.1% increase in April (based on the September RPI instead of the higher figure of average earnings). This was when inflation was running at 9%, meaning a reduction in the purchasing power of the basic state pension by around £440 a year.

Rishi Sunak declared on the steps of

Protecting what you've earned

Delegates at our AGM were able to hear about all the projects and initiatives that the officers and Executive Council have been taking to grow the CSPA membership and ensure that working civil servants know about the CSPA and the work we do to protect the value of the civil service and state pension.

The new website has been launched, giving a fresh feel to promoting who we are and what we do, and the ability for members to join us online.

It was a pleasure to have the opportunity on 2 November to give a presentation about the CSPA to the Department for Transport Over-50s Network in London, with others from around the country joining by video.

It was good to meet the DfT staff and let them know what we can do for them as they start to consider retirement.

We also attended the Cabinet Office Regional Employer Forum in London in October and established closer links with the departmental teams responsible for retirements and pension administration,

as well as with MyCSP and Cabinet Office officials. All of this helps take forward the CSPA, building on our 70 years of helping to protect the value of civil service pensions and helping individual members on pension issues.

Protecting what you've earned is more than a slogan, it is what we do and a key part of our offering to civil servants approaching retirement or already retired. The CSPA is there for you all year round and not just for Christmas!

year?

Downing Street that he has a legitimate electoral mandate as part of the government elected in 2019 to implement the Conservative election manifesto. Well, that manifesto had a specific pledge to honour the state pension triple-lock for the lifetime of this Parliament.

We await confirmation of whether that pledge will be kept for the April 2023 state pension increase.

Cost-of-living debate at AGM

The impact of the cost-of-living crisis was debated at the CSPA AGM in Kenilworth in October, with motions calling on the CSPA to campaign for further measures to alleviate the impact of rapidly rising prices and declining pensions.

Birmingham & District Group called for a substantial increase in the winter fuel payment, which had not increased since 2011; Inner London Group called for articles to be printed in *The Pensioner* on the causes of the high inflation and what pensioners can do to save money.

Energy price shock, April 2023

The additional support of a two-year 'energy price guarantee' announced by Liz Truss in the first week of September did not last long. In October chancellor Jeremy Hunt changed it to only a six-month guarantee of £2,500 per year.

This means we now have the prospect of energy bills going through the roof from April 2023, which is a major worry for many pensioners already struggling to pay their monthly gas and electricity bills even with the current discounts in place. Further support will be needed from April to avoid millions of pensioners not being able to pay their monthly bills.

The CSPA is working with Later Life Ambitions, the National Pensioners Convention, Age UK and others so that our members can thrive and not just survive in retirement.

Christmas is a time to reflect and appreciate what we still have after all the political dramas and economic uncertainty of the past few months. May I wish you all a calm and peaceful Christmas and a more settled 2023. 🕊



Cost-of-living payment: your eligibility

An additional pensioner cost-of-living allowance of £300 per qualifying household will be paid with the winter fuel payment to pensioners in late November/December to help with energy bills. The payments differ depending on your circumstances in the 'qualifying week' of 19-25 September 2022, as set out below – these payments were announced by Rishi Sunak on 26 May when he

was chancellor of the Exchequer in Boris Johnson's Cabinet. That seems so long ago now!

The amounts below include the existing winter fuel payment and new one-off pensioner cost-of-living payment of between £150 and £300. This additional payment only applies in winter 2022 to 2023.

Any money you get is tax-free and will not affect your other benefits.

	If you were born between 26 Sept 1942 and 25 Sept 1956	If you were born on or before 25 Sept 1942
You qualify and live alone (or none of the people you live with qualify)	£500	£600
You qualify and live with someone under 80 who also qualifies	£250	£350
You qualify and live with someone 80 or over who also qualifies	£250	£300
You qualify, live in a care home and do not get certain benefits	£250	£300



Is it time you **made** **or updated** your Will?

**Perhaps you're worried about
Inheritance Tax or paying for care?**

Order your **FREE Planning for the Future pack** from Alzheimer's Research UK, which provides information on these and other legal issues, all packaged in a handy folder for you to keep safe and store with your other important documents.



To request your pack, either:



- Scan the QR code with your smartphone camera
- Visit: alzres.uk/plan-for-the-future
- Email: giftsinwills@alzheimersresearchuk.org
- Call: **01223 896 606**



**Alzheimer's
Research
UK**

Make
breakthroughs
possible

Registered charity numbers: 1077089 & 5042474

The CSPA and Me

When did you join the CSPA and why?

Twenty years ago, because of the insurance offered should one have a pension problem. I viewed this as the main reason for joining the CSPA. The potential social benefits never occurred to me at the time.

What do you do in the CSPA?

I have the pleasure to be the secretary and acting chairman for the Aldershot & District Group, which I find both frustrating and rewarding. Frustrating because of the apparent apathy of many members, and rewarding because it is an opportunity to help other retired members and to continue using my gift for administration.

Have you made friends via the CSPA?

A few acquaintances who were or still are committee members or I met during social occasions.

What job did you do before retiring?

My last job was to act as the business and improvements manager for a large MoD integrated project procurement team procuring and maintaining weapon systems for the Royal Navy.

It required me to regularly convene meetings with small groups of staff colleagues to review current practice (not always popular) and to propose revised procedures for consideration and implementation.

At times, I found myself having to present progress in the lecture theatre to some 500 of my colleagues. I found standing at the lectern a bit nerve-wracking occasionally.

What has been the best moment in your career?

Joining the MoD procurement department in my late twenties. Having attained a qualification in production engineering during my mechanical apprenticeship, I was looking for an opportunity to use this knowledge. The MoD was offering interesting jobs with good career prospects, so I applied and was accepted. I never regretted it.



William Blake, secretary,
Aldershot & District Group

Where's the worst place you've ever worked?

Fleetbank House, London. The air conditioning was lamentable and walking across Blackfriars Bridge each morning and evening breathing exhaust fumes was unpleasant.

I had accepted a new job on promotion for the procurement of thermal imaging equipment for the Army and Air Force, which required me to either move house or commute from my home in Hayling Island for what I understood would be three years. My wife and I chose the latter to avoid our children having to leave a very good school.

However, the three years gradually became six, because the department for which I worked had difficulty persuading people to work in London. Becoming desperate to end the stressful and wearying commute, I decided to avoid the HR route, and instead contacted an old colleague in ASWE (Admiralty Surface Weapons Establishment).

To my relief, this resulted in a job offer which I then had to persuade my management to allow me to accept. Thankfully they did.

And the best?

ASWE, Portsmouth, where I was introduced to my new career and had the benefit of a team leader who took great interest in my job development.

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

Work hard; make the most of the opportunity; avoid having to undertake long-distance commuting to get to work.

Who is your biggest hero?

Winston Churchill

And villain?

Boris Johnson

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

My deceased friend Les Dixon, my late wife and my three children.

What should change in society?

The failure to appreciate and engage in the democratic system bequeathed to us. I've always wondered why it is not taught in schools.

What are your hopes for the civil service over the next five years?

That it will return to being a politically neutral, cost-effective, efficient and reliable public service.

How would you like to be remembered?

As somebody who loved and was proud of his country and did his best to be a good and upright citizen. 🇬🇧



Cold comfort

What's being done to help older people this winter, as the rising cost of living forces more and more vulnerable people to go without heating? **Kath Grant reports**

October became 'the cruellest month' as soaring energy bills added to the rising grocery prices that have forced most people to cut back on their weekly shopping.

Now 'warm banks' are joining the long-established food banks in opening their doors to desperate people who are torn between the need to heat and eat.

In July's heatwaves, money expert Martin Lewis' dire warnings about the autumn leap in fuel prices still seemed somewhere in the hazy future for many of us. His suggestion that 'warm banks' might become a necessity this winter was seen as shocking and a bit ridiculous.

Nevertheless, councils began to think about turning rooms in museums, art galleries and libraries into spaces where people could go to get warm in winter.

Now the cooler days and longer nights, along with this month's doubling

of monthly fuel bill direct debits, have transformed the food or warmth dilemma into a chilling reality.

For some pensioners, keeping warm in winter is more important than buying food because they have neighbours, relatives or community volunteers who will make sure they always have something to eat.

But not everyone is in that position. Older people are sharing stories of piling on clothes or wrapping themselves in duvets and shawls so they can keep the heating off for as long as possible.

The warm homes campaign organisation National Energy Action

Poverty campaigners say warm banks must not become normalised

has estimated that an average number of 10,000 deaths each year can be attributed to people living in cold homes. The figure is likely to spike this year and has led to many local authorities and charities drawing up plans for warm banks in public buildings, churches and community centres. Some hope to provide food and drinks as well.

Local initiatives

In Guisborough, Yorkshire, a baker is using a sitting room above his shop to help beat the winter blues. Older people are being invited to spend their daytime hours benefiting from the bakery's six-foot oven, which owner Ed Hamilton-Trewhitt says generates intense heat that disappears upstairs and would be wasted on an empty room.

Recognising that a lot of his customers are elderly and living on tight budgets, he

is also providing tea, coffee, newspapers and magazines, and says he would rather the room was being used rather than people sitting in their cold homes wrapped up in blankets.

There are many similar schemes and community initiatives throughout the UK, some organised by local authorities who have done mapping exercises so they can advise people on their nearest heat spots over the winter months.

But fuel poverty campaigners say warm banks must not become normalised in the same way that food banks have done. Fuel Poverty Action is campaigning for Energy for All, a free band of energy to cover basics such as heating, lighting and cooking to meet the individual household's needs.

Other groups are pressing energy companies to emulate the water firms' disconnection policy to guarantee they will not cut off gas and electricity.

Wolverhampton has one of the highest rates of fuel poverty in England – 22.4% compared with the national average of 13%. Council leader Ian Brookfield says he is 'embarrassed' that the country is having to set up nationwide warm banks. In Wolverhampton, 38 warm spaces in community centres and council buildings were due to open to the public from 24 October.

Brookfield says the council did not want to resort to these warm spaces but they have had no choice. Otherwise people will die, not from accidents or illnesses but because they cannot afford to either heat or eat.

Non-payment campaign

Rather than relying on temporary warm bank solutions, organisers of the rapidly developing Don't Pay campaign – there are now 400 groups in the UK – are taking a more proactive approach. They are recruiting people and communities across the country to take part in a co-ordinated non-payment strike.

Their aim is to demonstrate widespread public support for a radically transformed energy sector with an end to the profiteering that, they argue, is fuelling the cost-of-living crisis.

With millions of households predicted to fall into fuel poverty this winter and energy companies set to make billions in profits, the organisers believe that

calls for mass non-payment will only get louder. They want to recruit one million households who will refuse to pay their bills.

Citizens Advice and other organisations have counselled against non-payment, saying it could lead to households finding themselves with huge debts.

They advise trying to agree an arrangement with the energy suppliers instead – although, as campaigners against fuel poverty point out, these kinds of arrangements may entail having

Citizens Advice has counselled against the non-payment of bills

to agree to pre-payment meters.

The Don't Pay campaign's goals are to reverse the price cap to pre-April 2021 rates, bring an end to the enforcement of pre-payment meters and fight for the introduction of an emergency social tariff to ensure that everyone can keep their heating on this winter.

People will need to leave their homes if they are to benefit from warm banks. This may not be possible for older people who are ill, have mobility difficulties or need to shield after testing positive for Covid.

Health workers are so concerned about the energy crisis that it has prompted Samantha Allen, chief executive of North East and North Cumbria Integrated Care Board (ICB), to write to energy regulator Ofgem's chief executive in the North East. She is urging a reconsideration of the disconnection policy for energy companies so that domestic supplies remain unaffected, convinced such a policy will save lives.

Ms Allen says: "As energy prices rise, we are conscious of the impact this will have on those people who cannot afford to pay for their energy.

"This is of grave concern, especially given the evidence relating to excess winter deaths and serious illnesses as a result of cold weather."

She has raised health workers' particular concerns about the possible disconnection of the energy supplies of clinically vulnerable people.

In her letter, she tells the energy

regulator the ICB serves a population of 3.2 million people and its area covers many rural and deprived communities. They are starting to see examples of clinically vulnerable patients who have been disconnected from their home energy supplies, leading to hospital admissions.

Clinically vulnerable people are supposed to be protected from disconnection but there is evidence to show it is happening to people who rely on electrical devices for survival, such as those who use oxygen.


Ms Allen warns: "The impact of having their energy supply terminated will be life-threatening for some people."

She says such moves place additional demands on already stretched health and social care services. Any unnecessary admissions to hospital can affect a person's quality of life and health outcomes.

Ms Allen is asking the regulator to ensure that clinically vulnerable patient lists are updated frequently and checked before energy supplies are cut off. She says it is crucial to develop a system to add any new patients to the clinically vulnerable lists and restore terminated energy supplies immediately.

Energy companies must work with the NHS to supply information about patients who may be at risk of disconnection and she has called for the launch of a proactive communications campaign to ensure all members of the public are aware of their rights.

Ms Allen adds: "I am sure you will appreciate the importance of this work and the need to have a systemic approach to ensure that clinically vulnerable patients are never disconnected.

"We need to do all in our collective power to support people to maintain their independence safely in their own homes and this should not be jeopardised by having their energy supply terminated." 

Safer bathing from the mobility experts

NOW WITH A
**15 YEAR
WARRANTY***



Slip-resistant surfaces



Integrated riser grab bar



Stylish folding seat



"My husband and I would like to thank you for the superb makeover. We are delighted with your service"
Mr & Mrs R Pleasants

At Premier Care, our extensive range of stylish **easy-access showers** and **walk-in baths** have been designed to give people with increasing mobility issues the confidence to bathe safely and securely in style and comfort.

Our all-inclusive service means we take care of everything, from design through to expert installation by one of our skilled teams. We even clean up after ourselves. All you need do is enjoy your new bathroom.

- A complete service that will transform your bathroom and your life.
- Peace of mind - helping tens of thousands of people for over 30 years.

Premier Care in Bathing - the UK's No.1 for stylish wet rooms, easy access showers and walk-in baths.

For your **FREE** brochure
call us today:

0800 090 1383

Ref PCN336

* Call 0800 090 1383 for more details



Premier Care™
in Bathing

www.premiercareinbathing.co.uk



Join up and get active

Richard Hemley explains what the Civil Service Sports Council can offer

The Civil Service Sports Council (CSSC) is a health and wellbeing membership organisation for all retired and serving public sector and civil service employees, supported by 1,200 volunteers. It provides local and national opportunities for 140,000 members to enjoy fitness and leisure activities, as well as more than 4,000 ways to save money.

Having celebrated its centenary last year, CSSC has been helping the civil service unite through sports and friendly competition for over 100 years.

It was conceived in the aftermath of the Great War by four senior civil servants who were inspired to bring together the various sporting teams under one banner. CSSC immediately began to help foster the much-needed camaraderie, team spirit and togetherness the country needed.

Since its formation, CSSC has enjoyed continued royal support through patronage from King Edward VIII, King George VI, Queen Elizabeth II and currently the Duchess of Gloucester, all members and keen advocates of sport.

Today, CSSC has grown to support thousands of members and their families from the Armed Forces, the public sector and the civil service throughout the nation.

It provides its members with hundreds of pounds worth of savings every year, helping them to not only stretch their budgets, but also help them stay active through sports, communities and recreation.

Every member gets free annual family entry to all English Heritage and Cadw sites, free entry to National Trust Scotland, free entry to Royal Botanic Gardens, Kew and Wakehurst, plus huge discounts on cinemas, theatres, theme parks, coach tours and many other brilliant days out.

Many CSSC members highlight as their favourite benefit of membership having access to thousands of discounts with all the best online and high-street retailers. Some members save more than £1,000 a year through CSSC's exclusive offers, just from regular purchases including groceries, cosmetics and clothing.

CSSC keeps a strong focus on member welfare. It knows how important mental and physical health is, more so in recent years, and especially to those communities who have been disproportionately hit by the pandemic.


With many members aged over 60, CSSC is acutely aware of the impact that isolation and immobility has had on its members' wellbeing. Many who

no longer worked had smaller networks to depend on. Most relied on unfamiliar technology to keep in touch with family, and it was through CSSC that they made vital connections and grew communities through mutual passions.

Now the pandemic restrictions are over, CSSC is relied on once more to help its members thrive during the rising cost of living, which disproportionately impacts those on a fixed income.

Its expansive range of discounted offers and products, designed to save money, is a welcome relief for many families, helping them to save on utilities, insurance, travel, sports, entertainment and recreation.

CSSC partners with the Charity for Civil Servants and Civil Service Human Resources to help members connect with others and maximise their free time. Through its offers and opportunities, CSSC provides an invaluable service to those who need it.

As a retired member of the civil service or public sector, not only are you eligible to join CSSC to make use of its benefits, but you qualify for a discounted price of £ £4.49 per month. There's no paperwork or contract to sign and you can start enjoying the rewards and savings straight away. 



- To find out more about how CSSC can help you connect with friends, explore hobbies and save hundreds of pounds a year, visit the website [cssc.co.uk/joincssc](https://www.cssc.co.uk/joincssc) or call 01494 888444.

Presents but not.

I'd never get a job as Santa Claus, because I'd never get the right presents. I'd never get a job as one of his reindeers, because I'd take him to the wrong chimney.

Not only do I struggle with giving presents to my family but I mess up their gifts to me.

During the first December of Covid, I opened a package from the postman addressed to my partner and immediately sanitised it, as I did all deliveries in those pre-vaccine days. It was a copy of Barak Obama's massive tome, *A Promised Land*.

"That was meant to be a surprise - my Christmas present from me to you," Diana declared. "I'll have to give it to someone else now."

Birthdays are no better. "That is the

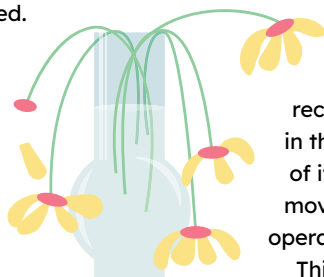
I even forgot my own birthday once. Well, we were in France...

worst bunch of flowers I have ever seen," she remarked some years ago. "I have pulled up weeds that were better than that."

It didn't help that I had strapped them (the last bunch in a rather crummy shop) to my bicycle panniers and then cycled across 10 miles of London's potholes (we had separate homes at the time).

She carefully rearranged the weedy stems in a nicer vase than the one I'd plonked them in. "I'm putting the dead flowers at the back," she sighed.

Birthday presents are bad enough, but Christmas gifts are worse as there are many more to be given. These bring problems even if, like me, you are merely delivering them from one relative to another.



"You will have to raise your game about presents," my son emailed when travelling in India. I had just tapped out a confession to him: I had forgotten to hand over the Christmas goodies which, before setting off for the Himalayas, he had efficiently wrapped up for his sister and her family.

On 24 December I had driven to their house but left behind at my house every single present, including the ones I was giving myself.

It got worse, as his next email demonstrated. "What day is it?" he asked. Was this a test of my memory? Or had the Himalayas been shifted across the International Date Line?

"Saturday," I replied. "Probably the same here as in India."

"It's my birthday, you muppet." So it was. (I even forgot my own birthday once. Well, we were in France, so it was not October 16 but Octobre seize. Easily done.)

Presently challenged

I come from a presently challenged family. The gift gene is missing from my DNA. Admittedly, my parents began well. When I was a boy, they were perfectly generous; while my little friend down the road had a Christmas stocking, I had a Christmas pillowcase. This was indeed unfair; he believed in Father Christmas and I, being a year or so older, didn't.

Then, when I reached my twenties, my mother became so generous that she would not only bestow gifts upon me but would also take them away and pass them on to someone else, thus earning

twice the thanks.

Since she herself might well have received them from a friend in the first place, any number of items were always on the move in a massive recycling operation.

This didn't bother me, as I

treated anything that had been given to me as a loan, and I knew it would go on to a good home.

I inherited this recycling practice. My mother once gave me two Bohemian painter-style smocks - weird presents, particularly as, since they were of different sizes, only one would fit me. Also, I am not a painter of any kind.

The only solution was to pass on the other one, unwrapped, unwashed and unironed, to a girl I had just started going out with.

This did not go down very well: as a donor, I was kebab-ed for my hopeless gift. Oddly enough though, the girl later



correct

Jonathan Sale negotiates this minefield of expectation and disappointment

married me, ripping up the smock for dusters in our first flat.

I gave up the gift recycling business but my mother did not. She carried on with this 'lending library' approach to presents and applied it to my three young children, handing out the same teddy or toy first to one grandchild (cries of joy) and later to another (cries of frustration).

Over the years, my wife and I managed to channel her generosity, suggesting presents that she could get or, better still, that we could buy on her behalf. At the very least, we ensured that the number of presents was not less than the number of children.

Widower's fate

Yet my mother turned out to be an expert in the present game compared with my father. After her death, he showed himself to be completely out

of his depth. What I didn't particularly want was five gobstoppers, though this was what in due course I received from him and my stepmother, in a brightly coloured little box. The goodies for the children were of an equivalent standard.

Fortunately, she could take our gentle hints and eventually the presents she organised for the children were so good that I took over several for myself, such as *Rock: the Rough Guide*, when they went away to university.

When I too became, sadly, a widower, one of the many shocks to my system was to find myself in the driving seat of the present mobile. Luckily my children, now grown up, got firmly behind the wheel: we established the going rate and I wrote the cheques. They would buy their presents, which they would hand to me so that I could wrap them up and hand them back, to receive in return cries of "Just what I wanted!"

You can't do this with nephews and nieces, particularly when they are grown up, so I took to giving everyone the same things, such as some (not terribly exciting) travel rugs.

When I finally ran out of ideas, I proposed a truce: they wouldn't give me presents and I wouldn't give them presents. This went down very well.

When grandchildren came along, I sent bigger cheques, so that their parents could buy presents for them as well, and a junior version of the pass-the-parcel operation then took place.

People outside the extended family were trickier; they deserved more than five gobstoppers. Six perhaps?

It could be worse. To my certain knowledge, there are people whose gifts are so hopeless that recipients scarcely bother to unwrap them before chucking them straight into a bag labelled 'Sue



Ryder'. It may be the thought that counts but these donors aren't even thinking inside the box, let alone out of it. Thank heavens I'm not like that!

I admit to being the unworthy recipient of the thoughtfulness of others. My partner buys me birthday and Christmas presents so far in advance that she isn't able to wait for 25 December and so hands them over early. Then she buys me something else closer to the great day. Like the monarch, I get two birthdays and, unlike the King, two Christmases.

My son has taken me to a gig by former Miles Davis sideman Marcus Miller, which is the nearest I shall get to

As a widower, it was a shock to find myself in the driving seat for presents

heaven (or indeed to Miles Davis, who went to the Great Recording Studio in the Sky some time ago).

My daughters clubbed together to buy me a much-needed bike satnav. This replaced the compass, which, strapped to my handlebars, mistook the frame for magnetic north and so always indicated that I was going south. Now at least I know where I am going, even if it's in the wrong direction.

My older daughter also buys me books that she wants to read too, so I know that they are likely to be good. I did once come up with a title that I thought she would like, the then on-trend sci-fi novel *1Q84*, but when I asked for her opinion of the book, she had no memory of receiving it. This was odd, as I had given it to her for Christmas.

At least, I think I had. 📌

NO!



Now's the time to tackle your smartphone

At last, using your smartphone can be easy, simple and stress-free. Find out how...

Modern mobile phones - smartphones as they're called - can do so much more than just make phone calls.

From browsing the web wherever you are, checking train times, acting as a sat nav... And best of all they can make it so easy to keep in touch with family and friends - in so many ways, from sharing photos to making video calls.

But using them isn't always as easy as you'd want - and that's putting it mildly!

Do the manufacturers do it on purpose?

Sometimes it can seem like the manufacturers deliberately make them complicated - and how you do things is often hidden away. It might be easy once you know, but until you've been shown the easy way, it can drive you mad.

In fact only yesterday I was talking to someone whose Mum had got a new all-singing-all-dancing phone - but she couldn't work out how to answer a phone call on it! She's not daft - it's just that it's different from what she'd used before and the phone didn't come with a manual telling her what to do.

Whether you have similar problems or you're trying to do something slightly more advanced, the thing is, it can be easy to use them... once you know how. But until you've been shown, it can be like talking a different language.

That's why we've published these books: *iPhones one Step at a Time*, *Android Phones One Step at a Time* and *Doro Smartphones One Step at a Time*.

Plain English... and that's not all

They explain how to use the phone, in plain simple language with pictures of the screen showing you exactly where to tap or slide your fingers. No jargon!

What's covered?

I can't list it all here. But amongst other things, you'll discover:

- The basics of controlling it - swiping, tapping, opening apps & so on.
- How to use it as a sat-nav... in the car or even on foot.
- Send emails from your phone.



Suitable for iPhones and Android phones like Samsungs, and the DORO (not sure what phone you have? Best send off for the free info pack)

- Video phone calls - a great way to keep up with family who live a long way away
- Most phones have a good camera so you can take photos: here's how to use it properly (and for videos).
- Share photos with friends around the world - quickly and easily.
- See updates, photos and video clips from friends and family - as soon as they "post" them.
- Instant messaging and how to use it.
- Make it easier to read the screen.
- Browse the web at home or out & about.
- Choosing and downloading apps.
- And obviously, you can make phone calls and send and receive text messages. ("Voicemail" is covered, too)

All explained nice and simply. (Find out more in the free information pack - read on...)

What one reader had to say:

"Thanks for a fantastic smart phone book. Very pleasant staff as usual.

I think this book should be sold with every smart phone. I have learnt so much from it, the info you get with the phone is non-existent.

Smart phones are quite complex, and your books speak in plain English."

Only half the story

That's only half the story but I don't have room to explain here. I've put together full information on the books - who they're for, what they cover and so on.

What's more the books also come with a free gift - no room to explain that here either.

Don't buy now, do this instead

The books aren't available in the shops or on Amazon - only direct from the publisher. Send off now to get a completely free, no-obligation information pack. It'll explain what the books cover, who they're suitable for and so on - showing you just how it could help you.

Just call 01229 777606, and talk to Jade, Alicia, Karen, Steph or Shanice (lines open weekdays 8am-5.30pm and Saturdays 9am-3pm). Or email PS1222@helpfulbooks.co.uk or post the coupon to **The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS** to get your full Smartphone infopack - we'll put it in the post to you straight away (and we'll keep your details private). Even if you don't know what type of smartphone you have, the information will show you how to tell.

Best order your Smartphone infopack now and soon you could be getting so much more from your phone - with much less hassle.

Simply tear out this coupon and send it to the address below for full information on the books. Or Call: **01229 777606**

Name Quote 'PS1222S'

Address

Postcode

Call 01229 777606 or email your address to PS1222@helpfulbooks.co.uk
Or post to: The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS.

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



Pictured l-r: Zandra Rhodes and Ruth Lancashire; Bernd and Irmi Weinberg in Penzance; Mac McKechnie playing cricket



Fun, friends and learning

Elise Sargent from the u3a encourages people to get involved

Do you have a passion for fashion, an interest in Egyptology or a yearning for yoga? All these subjects, and hundreds more, can be studied informally through the charity u3a for an average of £20 per year.

Now in its 40th year, the international u3a movement was founded to promote ageing as a positive experience for those no longer in full-time employment.

With 420,000 members worldwide and 1,000 u3as in the UK, the organisation provides older adults with life-changing experiences and opportunities to forge valuable friendships.

No formal learning takes place, but interest groups from each u3a meet once a month to learn more about a subject.

The variety of subjects is enormous – and you don't have to be an expert to lead a group, just an interest.

Ruth Lancashire from Leigh Estuary u3a is the subject adviser for fashion across the UK. She says: "I have been fascinated with clothes and fashion all my life. My memories of events going back to childhood have always had illustrations of the clothes, shoes and jewellery worn at the time. No doubt with many members in our age group, clothes that we loved were not always affordable, so we had to make our own.

"I love beautiful fabrics, skilled designs and craftsmanship, which I share with the other members of our fashion groups.

"The members have so much fun going to fashion events, listening to fantastic

speakers such as iconic designer Zandra Rhodes, visiting the Royal Opera House costume department and the arts and design colleges," adds Ruth.

"Together we've enjoyed exhibitions at the V&A, including the wonderful Dior exhibition, we've visited the Tiffany exhibition at the Saatchi Gallery, and the Textile Museum in London is a favourite."

It's the social connections that are most important for older people – now more than ever after so many months of

Whatever you can think of, there will be a u3a doing it somewhere

isolation. Mac McKechnie from Barnsley u3a is the founder of u3a walking cricket, and explains why it's more than just LBWs and googlies.

He says: "What I'm trying to do is break down social isolation, alleviate loneliness and get people out in the community. It's very popular all over the country. That's because it's as much about the social side as it is the cricket.

"In the summer months, we are outside and, after the game, we chat over a cup of tea and some cake. People feel part of a team, part of a network, and that's really important."

With u3a, there's a can-do attitude. If you want to pursue an interest that doesn't already have a group, you can

set one up yourself, knowing that you will be supported.

Bernd and Irmi Wienberg's love of Cornwall blossomed in the 1970s when they visited the county as students. English teachers from the city of Mönchengladbach in Germany, they loved Cornwall so much they bought a home there when they retired in 2016. It was u3a that helped them forge lasting friendships within the community.

Bernd says: "What especially appealed to us was that u3a included a lot of non-academic activities such as painting, table tennis, walking and photography.

"Having been teachers for more than 30 years, we longed for something different from academic studies. We have since met many friendly people in u3a groups and at the monthly socials, which has helped us feel at home in Penzance."

Whatever subject you can think of, there will be a u3a doing it somewhere – from walking to talking, geology to genealogy, yachting to yoga, kayaking to climate change.

For an average of £20 per year, you can join your local u3a, giving you access to as many interest groups as you wish, as long as you are no longer in full-time work. [P](#)

- Why not find out how you can get involved? For your nearest u3a, visit www.u3a.org.uk



Campaigning

Locking in benefits

Archie Macleod highlights the importance of keeping the pressure on the government over pensioner provision

Once again, the prime minister has been forced to resign following a series of mistakes. The hyperactive political calendar has claimed its latest scalp in record time, with Liz Truss becoming the shortest serving prime minister in history.

The country now faces uncertainty under prime minister Rishi Sunak. Announced as the new leader without a vote even of the Conservative Party membership, he takes office at the behest of Conservative MPs, with a mandate to restore order to a country that is politically fractured and facing calls for a general election.

But if that election comes, what might the main parties offer people in later life?

Safeguarding the triple-lock

The day before being forced to bow out, Liz Truss said she and chancellor Jeremy Hunt were committed to the triple-lock. We would expect Sunak to continue this, and Later Life Ambitions will do all it can

As pressure for a general election grows, we will continue to campaign

to ensure he does. This vital safeguard has been central to our campaigning and is crucial to ensure that pensioners don't lose out against rising prices.

Labour, led by Sir Keir Starmer, are well ahead of the Conservatives in the polls. Starmer had put Truss under pressure to retain the triple-lock, and in his speech to the Labour Party conference, he made a brief reference to pensioners facing a cold winter ahead.

The same was mentioned by shadow work and pensions secretary Jonathan Ashworth in his speech to the conference. His references to shivering pensioners suggest Labour would protect benefits such as the winter fuel allowance.

As the potential for a general election grows, we will be pressing both parties to be clearer on their offer for pensioners, and how they will support those who most often are on low, fixed incomes.


We will continue to push against the perception of pensioners, and particularly those in the civil service, of being comfortably off – most of those in work would wince at the average amount a civil service pensioner receives.

As we face soaring prices driven by high inflation, measures such as the triple-lock are vital to ensuring that

you and your loved ones have the support you need. Elections are unique opportunities to have deeper discussions around the formation of manifestos and party policies, and such discussions will be central to our preparations.

Later Life Ambitions is reaching out to other organisations to build a platform that will reflect your concerns and inform the campaigning decisions we take. We will ask for your feedback in due course to ensure this matches your expectations.

Ours is a nation built on communities. We often rely on those around us or services that take care of us, to ensure we are comfortable later in life. Everyone wants their family, neighbours and friends to live long, healthy, happy lives.

We know that comes with social and financial obligations; that we pay into the system so it will look after us when we need it. We do not balk at the opportunity to be part of something larger than ourselves and to see our communities thrive. 

• Archie Macleod is a senior account manager at the CSPA's public affairs consultancy Connect

Introducing our new travel scheme

The newly formed partnership between the CSPA and the CSiS will allow you to fully relax on holiday

The Civil Service Insurance Society, founded in 1890, has a long association with the Civil Service Pensioners' Alliance and we are delighted to be working with them and their members to provide a new travel insurance arrangement.

The arrangement has been designed to provide a good-quality product from a well respected insurer at a fair price. We are able to provide annual policies or cover for single trips (subject to scheme acceptance criteria), with a variety of policy limits and benefits.

Policies are available online up to age 85. And with just a phone call to our team, quotes for 86 to 91-year-olds can be handled seamlessly by a specialist.

Coverage is available for a wide range of medical conditions – although there may be some instances where we will not be able to provide a quote. If that is the case, we will provide details of a service that may be able to help find a specialist insurer to provide the cover.

How to buy cover

Members will be able to purchase the product in one of two ways:

- By phone – call us on **01622 766960** and select option 5 and we will be happy to do the quotation for you
- Online at <https://csis.co.uk/cspa>

Please note: if you wish to buy online, policies are available up to age 85. Call us if you or anyone to be covered under the policy is aged 86 to 91 and we will provide the quotation for you.

Please call us if you have several medical conditions, as we are happy to do the quote for you.

Our pledge

We want to provide a first-class service, however you wish to purchase. Travel insurance should be purchased as soon as you book a trip, as it will provide cancellation cover and certain other benefits from the date the policy starts.

You can take out the policy at any time of the year. It is an individual policy for you (and your spouse/partner if required) and does not have a common renewal date, as you may have had under previous arrangements.

CSiS sets great store in the provision of quality insurance products and the service we provide to all our clients, which is based on trust and fairness when looking after our customers.

We have a wide selection of other products available, including motor and home insurance. To obtain full details of our products, visit our website <https://csis.co.uk/cspa>.

If you would like a quote or further details, our phone number is **01622 766960**.

At CSiS, we are proud that we continue to maintain not-for-profit status – after meeting the expenses of carrying out the business, we donate all available surplus to deserving charities within the civil and public service. 🌱



Measure Your Heart Rate, Blood Pressure, Blood Oxygen And Steps.. ANY TIME. ANY WHERE.



Probably the **BEST VALUE** Health Monitoring Smart Bracelet money can buy!

Only £29.95 +p&p

SAVING £20
ON DESIGNED TO SELL PRICE OF ~~£49.95~~

The ULTRA SLIM BRACELET

'The Perfect Digital Smart Watch'
Waterproof and Scratch Resistant



**-NOT TO BE MISSED-
LIMITED STOCK**

Great Value - Great Features!

- 1** DISPLAYING HOURS, MINUTES, DAY & DATE with ALARM FUNCTION*
- 2** MONITORS VITAL SIGNS - HEART RATE BLOOD PRESSURE BLOOD OXYGEN TEMPERATURE SLEEP*
- 3** MEASURES YOUR FITNESS - STEPS DISTANCE 16 SPORT MODES CALORIES BURNT
- 4** NEVER MISS AN INCOMING CALL OR MESSAGE
DOWNLOAD OUR APP-CONNECT TO YOUR SMART PHONE VIA BLUETOOTH TO RECEIVE NOTICE OF INCOMING CALLS OR MESSAGES. SMS, WHATSAPP, ALARMS, DRINK WATER and SEDENTARY REMINDERS
- 5** WATERPROOF AND SCRATCH RESISTANT
- 6** Watch charges quickly via ITS OWN INTEGRATED USB plug and lasts for up to 13 days
- 7** FINISHED IN BLACK PERSONALISE YOUR SCREEN DISPLAY
- 8** COMPLETE WITH EASY-TO-FOLLOW INSTRUCTIONS WRITTEN IN PLAIN ENGLISH



Simple charging and band changing
Bracelet clicks in and out easily revealing its integrated USB charging port, which plugs into any USB plug.

Watch face dimensions: 4cm long x 1cm wide



CONTINUALLY MONITOR YOUR VITAL HEALTH SIGNS and get an early warning that something could be wrong. Blood oxygen (hard to breathe) Blood pressure, Heart rate.



Choose a band to fit your style!

EXTRA BRACELETS AVAILABLE IN IVORY OR OLIVE FOR JUST £9.95 +p&p



Keep track of your blood pressure, heart rate and blood oxygen level, temperature, distance walked, number of steps and calories!

Some say that this Pressplay Health monitor is like **having a personal doctor on your wrist** – with instant indications of your vital signs 24/7 when worn. Worn on your wrist with conventional time keeping functions, our Smart Bracelet could offer a real boost to your fitness goals recording your activities and encouraging you to walk, run, cycle more than you would normally as well as tracking how increased exercise is having on your vital signs. The bracelet has its own displays and works on its own. If you want to connect to our special fitness App then you can measure your signs over time and set your alarms for taking your medicine, drinks etc.

Connecting to the app will allow notifications such as call, SMS, WhatsApp alerts to show on your watch or bracelet so you will never miss important messages. Act today and your Smart Watch will be on your wrist in just a few days' time. Take control of your fitness at our incredibly low price. Order online, by telephone or complete the order form and post today. Research has shown that people using fitness trackers increase their physical activity by an average of 1850 steps a day. The study published by the British Journal of Sports Medicine has suggested that GP's prescribe trackers to boost patient's fitness.

PRIORITY ORDER COUPON

To: Pressplay Ltd, (Dept B4895), Unit 7A, Chelmsford Road Ind Est, Great Dunmow, Essex CM6 1HD. Please send me:

Items	Colour	Price	Qty	Total
Ultra Slim Smart Black Bracelet SAVE £20	—	£29.95		
2 Ultra Slim Smart Black Bracelets SAVE £10!	—	£49.90		
Extra Straps for Ultra Slim Smart Bracelet		£9.95		

Please add £4.95 postage and packing to entire order or £7.95 for priority despatch (order before 1pm weekdays) DPD despatch £9.95 (orders received by 1pm weekdays)

I enclose Cheque/PO (made payable to Pressplay Ltd, please write your name and address on reverse) for £ _____ or charge my MasterCard/Visa/MasterCard Account. **Grand TOTAL:** £ _____

My card number is:

Security Code: Start Date: Expiry Date: Issue No.

Name Mr/Ms/Ms/Ms _____ Address _____ Post Code _____

Tel No. _____ Email _____

(All items despatch within 48 hours from receipt of your order but please allow up to 7 working days for delivery. We will not send your personal data for third party comparison. For details of our privacy policy please visit our website. T&Cs apply - see website for details. *Only available in UK areas. I check and will code with my operator Registered Office Pressplay Ltd, Chelmsford Rd Unit 7A, Chelmsford, Essex CM6 1HD.



3 EASY WAYS TO ORDER CALL OUR CREDIT CARD ORDERLINE
MON - SAT 7AM - 9PM & SUN 8AM-8PM

CALL: 0800 472 5097

ORDER ONLINE: www.pressplaydeals.co.uk/bracelet

BY POST Complete the coupon and post today to:
Pressplay Ltd. (Dept B4895) Unit 7A, Chelmsford Road Ind Est, Great Dunmow, Essex CM6 1HD.
100% GUARANTEE If you are not totally satisfied with your purchase, return goods within 14 days of receipt for a full refund.

QUOTE REF CODE B4895

News

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



SCOTLAND BRANCH

We would like to advise members that the articles for this edition of the magazine were prepared for a September deadline.

Details of the medical condition of current Scotland Branch chair John McGiveron are now well known and it is with a feeling of losing a friend that John has stood down as chair and will formally retire from this position at the branch AGM, which we hope will be in March 2023.

The branch officers have continued to meet via MS Teams or Zoom. The most recent was in September and November face to face, with a virtual option when an officer had other pressing commitments on the day of the meetings.

The branch officers have continued to meet CSPA policy, projects and campaigns manager Nicola Crichton online to finalise the new Scotland Branch website. Nicola has made good progress and has agreed to make the necessary changes to the website so that it is, and looks, more relevant to Scotland.

When we met in September, it was hoped it could go live before the national AGM in October.

The members' summer outing to Dunbar and North Berwick took place on 9 June and a report was placed in issue 11 of the branch newsletter.



The members' Christmas lunch was held on 1 December, with the venue having been discussed at the September meeting and the officers' choice (as agreed by the members) endorsed at the November meeting in Glasgow.

The branch was well represented at the national AGM held in Kenilworth in October. A report was placed in issue 12 of the branch newsletter.

Scotland Branch chair

This important position, formerly held by John McGiveron (pictured), will become vacant at the branch AGM in March.



We place on record our heartfelt thanks to John for all his hard work

Any member who wishes to make an application, please email the branch administrator, supplying a short profile, to Christine.McGiveron@cspa.co.uk. The closing date is Monday 30 January 2023.

John McGiveron, the current chair, started his civil service career as a mere lad of 21, working for HM Customs & Excise in Liverpool docks. He transferred to Scotland - Prestwick airport - in 1972 after expressing an interest in moving to one of the more remote Scottish islands, but was persuaded by a manager that it would not be for him.

During his career, the civil service changed greatly and his own department went through mergers with Border Force and Inland Revenue. This experience has stood John in good stead to relate to all the issues we face today and to serve as an excellent branch chair.

John retired and joined the CSPA in 2008 and has served the pensioners of Scotland extremely ably since then until his current health made it no longer possible for him to do so.

The branch officers would like to place on record our sincere and heartfelt thanks to John for all his hard work and dedicated service to Scotland Branch. His careful thoughts, enduring support, enthusiasm, energy and humour will be greatly missed by all of us.

Membership issues

By the time this edition of *The Pensioner* is published, the new branch website should be up and running. The branch officers would like to thank Nicola Crichton for all her hard work and time consulting the branch to ensure the website meets our needs.

Branch newsletters have helped keep members stay 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.

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 Michael Kirby, membership secretary, by emailing: Michael.Kirby@cspa.co.uk

Age Scotland

In September, Age Scotland welcomed the first minister's rent freeze for private and socially rented homes as older tenants in Scotland struggle to cope with the crippling cost of living crisis.

Freezing rents until spring and

banning evictions over winter will give some reassurance to the hundreds of thousands of older renters who face soaring energy bill and the rising cost of essentials including food.

Adam Stachura, head of policy and communications, said: "Older people on low incomes in Scotland face one of the worst cost-of-living-crises in living memory. For the growing number of older people living in rented accommodation, this announcement is at least one less thing for them to worry about this winter.

"Many older people who live in socially rented homes in Scotland are in some of the country's most economically deprived areas, and we know they are terrified about their rocketing energy bills.

"Older people are telling us they will cut back on buying food, skip meals or heat just one room of their house to be able to pay their bills. It's not acceptable in 21st century Scotland. Hundreds of millions of pounds are missing from the pockets of the lowest income older people, and unless there is greater awareness of the

Age Scotland has welcomed the first minister's rent freeze

benefits available to them – and they are helped to access them – there are going to be tragic consequences during this bleak winter."

Age Scotland's helpline – **0800 1244222** – can help older people identify any social security they are missing, such as pension credit, council tax reduction, attendance allowance and help with energy bills. The organisation also has an online benefits calculator at www.age.scot/benefitscalculator

On 8 September, Age Scotland chief executive Brian Sloan, responding to the energy price guarantee announcement, said: "These measures are clearly an enormous investment from the UK government and of course very welcome.

"It provides some mild relief that the energy unit price cap cannot rise exponentially over the next two years, but freezing it at such a high level won't suitably protect against surging fuel poverty levels, ill health, financial insecurity and debt for millions of households.

"Hundreds of thousands of older people in Scotland can't afford their energy bills today, never mind when they increase again in October. And while the rise is lower than it might have been, in reality it doesn't make anyone's life



any easier. The lack of further targeted financial support to households on the lowest incomes is a big concern.”

Age Scotland is calling for urgent action to tackle the social care crisis after figures published in August showed that the number of older people being kept in hospital because of lack of community care remains unacceptably high.

Figures from Public Health Scotland showed the number of people affected by delayed discharge is higher than pre-pandemic levels, with 1,671 cases in June.

The report says there were 50,340 days spent in hospital by people whose discharge was delayed in June, up 36% on June 2021 (37,136). The average stay in hospital increased to 23 days in June from 21 days in May.

The charity estimates these delays are costing the NHS more than £400,000 a day. “It is vital the Scottish Government and local authorities get together as a matter of urgency to ensure qualified staff are recruited to help older people in need. Paying workers a fair wage and

Delayed discharges are costing the NHS more than £400,000 a day

investing in a life-saving service must be made a priority to prevent a bad situation becoming even worse.”

- For further information, visit Age Scotland at www.agescotland.org.uk Its helpline provides support to older people and their families – call **0800 124422**. Feeling lonely? Call the same number and ask for the Friendship Line.

Energy bills

Having problems with your energy bills or supplier? As more of our lives go online, it is almost impossible to get someone to speak to when things go wrong or you are having problems. Energy companies are no different and their phone lines are extremely busy with consumers concerned and worried 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; Saturday 9am-5pm. Freephone: **0808 808 2282** or visit: www.homeenergyscotland.org/contact-advice-support-funding



PAWEL PIETRASZEWSKI / SHUTTERSTOCK.COM

SCOTLAND GROUP REPORTS

Edinburgh

This group is now closed. However, should any members wish to make further enquiries about creating a new group in or around Edinburgh, please contact the branch administrator Christine McGiveron. **Tel: 01292 618329 Email: christine.McGiveron@cspa.co.uk**

Glasgow & District

The group meeting on 1 September discussed the current issues facing pensioners, as detailed in the latest group circular, including action being taken on each by headquarters.

There was a heated debate on campaigning, with some members enthusiastic about taking part in rallies and demonstrations as CSPA members, but others less willing and able to do so, especially alongside other commitments.

Members were made aware that the branch has banners available for any member who wishes to represent the CSPA at campaign meetings (provided the cause is within CSPA policy).

The Glasgow meeting heard heated debate about campaigning

It was agreed that anyone who wished the group to be involved in a particular campaign should contact either the group officers or the members via a group meeting (dependent on timing) for discussion and to decide what members felt able to do.

At the same meeting it was agreed that the group officers would make enquiries regarding an alternative venue for this year's Christmas lunch and present their decision to November's meeting in view of the timescale.

When you read this article, the group's November meeting will have taken place. A visit was arranged by representatives from Glasgow Children's Hospital to inform the group about their work and to offer Christmas items for sale that are not available on the high street.

The group Christmas lunch will also have taken place. This was booked for 1 December at the Pipers' Tryst, Bath Street, Glasgow. This is a new venue for the group and it is hoped that all attendees enjoyed the event.

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

Secretary: Cherry Dolan

Tel. 01307 479583

Email: Cherry.Dolan@cspa.co.uk



STENIC56 / SHUTTERSTOCK.COM

NORTHERN IRELAND BRANCH

Since our last report, which covered the period up to March 2022, the branch committee has met on three occasions – 20 April, 7 June and 6 September.

Although the summer is normally quiet, the committee has remained fairly active. The Northern Ireland Assembly is still not functioning, but elected members (MLAs) continue to work and ministers are running their departments following the programme for government set out before the collapse of the Assembly.

At the CSPA's national AGM on 12-13 October, the branch was represented by president Ivan Baxter, honorary secretary Tony McMullan and membership secretary Roisin Lilley.

The branch submitted three motions on the preservation of the triple-lock, age discrimination legislation, and a warm home discount scheme in the province.

The branch contacted the Assembly's All-Party Group for Older People, drawing attention to our second and third motions and seeking to have these measures introduced in Northern Ireland.

A week after the national AGM, the Northern Ireland Branch AGM was held in the Europa Hotel, Belfast. We were delighted to have as guest speakers general secretary Lisa Ray and Northern Ireland Commissioner for Older People Eddie Lynch. A full report will follow later.

A branch motion at the AGM called for a warm home discount scheme

Earlier in the year, branch honorary secretary Tony McMullan attended an Equality and Human Rights Commission seminar on 10 August, which gathered older people's organisations to discuss the need for anti-age discrimination legislation in goods, facilities and services. There was general agreement that legislation is needed, but little can be done until the Assembly resumes.

The branch responded to a Department of Communities review of the role of the Commissioner for Older People in the province. Our view was that the post is essential to the wellbeing of the older population in Northern Ireland and that the present Commissioner has done a very good job so far.

The branch was represented by president Ivan Baxter at a roundtable event on 22 September, hosted by the Commissioner for Older People, to discuss the cost of living crisis with finance minister Conor Murphy.

The minister advised the group that a total of £500 would in due course be made available to each needy household in Northern Ireland. This would be provided through reductions in electricity bills rather than cash payments.

The minister was advised that this system of subsidy could leave some vulnerable people unable to purchase home heating oil, leaving them without adequate heat. His attention was drawn to the absence of the warm home discount scheme and the need to support small voluntary organisations caring for older people. In addition, it was felt that

community organisations could open halls so that older people could go there to keep warm during the day.

The minister said the arrangements he had summarised were not set in stone and might have to be amended in the light of experience.

Specsavers discount

Specsavers has agreed to give our 4,700 members the opportunity to save £20 on any pair of new Specsavers glasses in the £99 and above range. Email tony.mcmullan@outlook.com to receive an electronic voucher worth £20.



This offer represents the first of a range of new or updated services that the Northern Ireland Branch is providing to help members during these difficult financial days.

Finally, to date no one has volunteered to manage our website. If you have the necessary skills, please consider putting your name forward to our membership secretary, Roisin Lilley, by emailing: roisincspa@gmail.com

ENGLISH REGIONS: WESSEX

Bournemouth & District

We are continuing to get together at St Mark's Church, Bournemouth, and for the winter we have a varied programme of speakers on a different topic each month.

We also have a group lunch arranged. Full details were included in the group newsletter. If you'd like more details, please contact the secretary. Otherwise, just come along, we'd love to meet you.

Meetings start at 10.45am and finish at 12.30pm. There is free parking at the church and a bus stop right outside. It is almost opposite the university and the public are permitted to travel on any university bus.

We now have to charge £2.50 entry towards the cost of hall and speakers.

Secretary: Liz Malin Tel: 07534 438717

Email: lizmalin1@gmail.com

Isle of Wight

After a few minor interruptions, the group is back to normal, with its next meeting on Wednesday 14 December at 11.15am (coffee from 11am) at the Newport Riverside Centre. There's free parking or it's 10 minutes' walk from the bus station.

This time the speaker will be newly re-elected EC member Tony Hall, who will bring us up to date on how the Alliance is coping with recent health developments and all the changes in government.

We continue to try to keep in touch with other organisations on the island

The island is to become two constituencies – so plenty of lobbying to do



STERLING IMAGES / SHUTTERSTOCK.COM

concerned with older people, having had speakers from Age UK and a leading hospice in the past year, as well as an Isle of Wight council speaker.

The island is due to become two constituencies next election, so we are going to have plenty of candidates to lobby this time round – we met all six last time. Come and join the fun!

Secretary: Ted Berrow

Tel: 01983 242029

SOUTH WEST

Bath & District

Owing to a severe decline in attendees, we have taken the decision to reduce our members' meetings to the third Tuesday of September, December, March (when the AGM will be held) and June for 2022/23. With attendees reduced to just a handful, we will be unable to attract guest speakers until we can guarantee at least 15 from our total membership of around 750.

We hope to hold a Christmas lunch on 13 December, but this will depend on demand.

Our usual meeting place, the Argyle Hall, CURC, Grove Street in Bath, has closed, so we have made arrangements to hold our meetings at The Hare and Hounds, Lansdown Road, Bath from 2.30pm to 4pm.

Pre-pandemic, we included refreshments and a raffle in the £2 entrance fee. These arrangements

We hope to hold a Christmas lunch on 13 December



1000 WORDS / SHUTTERSTOCK.COM

were temporarily suspended and will be reviewed once the effects of our move to a new site can be properly assessed.

Our AGM takes place in March, when a member of the Executive Council usually attends as our guest speaker. General secretary Lisa Ray and CSPA policy, projects and campaigns manager Nicola Crichton were welcome guest speakers at our March 2022 AGM.

We regularly invite members' contributions to our quarterly newsletter, usually jokes, poems, old photographs of

ABOVE: Bath Christmas market

people and places to jog memories, anecdotes or items of interest to those who like to look back on a life in the civil service, as well as a full programme of events and speakers.

The members meeting is our forum for exchange of news, ideas and opinions to assist Alliance policy. We welcome all members.

Chairman: Alf Riley Tel: 01249 463629 Email: rly347@aol.com



NORTH WEST

Greater Manchester

It has been agreed by the existing committees of the Manchester, Bolton and Stockport groups to combine into one - Greater Manchester Group.

Manchester and Bolton have been working together for some years, and Stockport, after losing its meeting venue and experiencing some difficulties, has joined Manchester and Bolton to make one group representing the Greater Manchester area.

Stockport members intend to carry on with a quarterly social event currently being held at the Old Rectory, Stockport. The next is 1 December and everyone from the Greater Manchester Group is welcome to attend. If you intend to come, please email me, Harry Brett, at h_brett@sky.com or call 07999 874864.

The normal number of attendees is about six people, which does not require pre-booking, but if a few of you wish to join us, it is best they are prepared.

The Greater Manchester Group will meet at the Methodist Central Buildings on Oldham Street, Manchester M1 1JQ. At the 19 October meeting, the group expected a report from the first face-to-face AGM for three years. Linda Martin and Pam Flynn are our delegates and, as the regional representative, I will also be able to add to the report.

We will also have our usual Christmas lunch, this year at Bishopsgate (Table Table), just off St Peter's Square. This will

The Stockport, Bolton and Manchester groups have joined forces

ABOVE: the Wheel of Manchester

be held on 14 December at noon. Again, if you would like to join us, please email or phone me. Normally all our meetings start at 1pm and finish by 3pm. The venue for meetings is on the first floor but there is disabled access to that floor. Everyone is welcome and we would really welcome some fresh blood at the meetings.

For the benefit of our Stockport members, we have run a 200 Club for some years in the Manchester and Bolton Groups to raise funds locally, which allows us to pay expenses and affiliation fees when felt appropriate. This ensures we can represent your interests.

The new cycle starts in March at an annual cost of £12. The first prize is 50% of the fund, with a second prize of 25% and 25% going to group funds.

If you would like to join us, send me a cheque for £12 before March 2023. My address is **46 Severn Way, Holmes Chapel, Crewe CW4 8FT.**

We continue to send delegates to Northwest Pensioners Alliance meetings, which is now face to face with a Zoom facility. We will be sending delegates to Act4Inclusion (social care) again when meetings resume (meetings are currently by Zoom) and I will be attending the National Pensioners Convention meeting on 22 September in Birmingham.

I hope everyone stays well. Please do not hesitate to contact me if you have any questions or concerns. We will be sending out a group newsletter to all members of the Greater Manchester Group in November, after the AGM.
Treasurer and regional representative:
Harry Brett

EASTERN

Bedford

Our group met on 9 September for a quarterly luncheon club meeting. A total of 23 members attended and we had 18 apologies, so we feel we are finally back to something like normal after all the chaos of the past couple of years.

The North End Club in Roff End, Bedford, is the relatively new venue to host our gatherings, and the steward and staff there put on a really good buffet lunch.

The order of events is usually lunch, followed by the business delivered by members of the committee and where members have the opportunity to voice their opinions and ideas.

The timing of this meeting provided a platform for members to discuss and vote on the motions for the AGM in Kenilworth.

A very competitive quiz is squeezed in alongside, and there's a self-funding raffle that helps to top up the coffers.

The next meeting will be on Friday 9 December, when we hope to serve a seasonal lunch.

Secretary: Romy Neeves
Email: raneeves@gmail.com
Mob: 07484 741116



DAGMA / SHUTTERSTOCK.COM

The Meeting Sculpture outside the Harpur Centre, Bedford

GREATER LONDON

Hillingdon

At our July meeting, before the Sahara-like temperatures, we had a very interesting session with new regional secretary David Owen. He built on information he had given to groups at the earlier Zoom meeting on his plans for the region, and his work on EC committees tasked with advancing the Alliance. We expect he will pay us another updating visit in the new year.

August was one of our periodic open meetings, when members gather to discuss and consider possible outings and speakers for the coming months.

September saw us assemble at the Barn Hotel in Ruislip for our seventh annual celebration dinner – another very enjoyable gathering organised by our social secretary, Chris, ably supported by Ron her husband. Seventeen members and guests sat down to a hearty meal.

In place of our monthly meeting

BELOW: the Thames at Teddington

the same day, we had a mini-meeting before the meal, covering a few points and drawing members' attention to the motion from Winchester group, which on the face of it threatened the future of successful groups such as ours.

Our November meeting was due to have an illustrated talk by a relatively new member on his work and experience with the UN in Cambodia. And our 7 December meeting will be a CSPA update by Nicola Crichton from HQ.

It looks as though we shall be returning to the Barn in early 2023 for a winter celebration meal. So if you are a Hillingdon member, why not join us? This always assumes we shall all still be around in the new year and not overwhelmed by national and international events that are looming.

Chairman: John Echlin

Tel: 020 8842 0324

We are planning a winter celebration meal in early 2023 – why not join us?

Twickenham & District

We meet on the second Friday of selected months in the parish hall of St Mary & St Alban, Langham Road, Teddington, from 11am to 1pm.

The hall is near St Alban's church, which is also the Landmark Arts Centre, the impressive church at the river end of Teddington High Street near the junction with Kingston Road, Manor Road and Ferry Road. The 281, 285 and R68 buses stop here. Langham Road is off the High Street at this point. The meeting room is the Mina Hogan Room on the ground floor. Tea and coffee will be available.

The next meeting is 9 December. There is a £2 admission fee, which includes a light buffet and tea or coffee, and we usually have a visiting speaker. All CSPA members are invited. Next year's meeting dates are 10 March, 9 June, 8 September and 8 December.

Secretary: Mr R Monk

Tel: 020 8288 1910

Email: mrbobmonk@yahoo.co.uk



Whatever happens, wherever it happens,
whenever it happens, help is at hand.



SOS Alert

A simple squeeze of the wristband calls for help.



Fall Alert

Monitors for severe falls.



I'm OK Checks

The simple way to confirm you're OK in the morning and before bed.



Uninterrupted, comprehensive protection in your home, garden and beyond.



4.8 180 reviews



The Assure[®]

Life-Saving Wristband



acticheck.com
0345 25 75 080



From
£895*
for a fully fitted
electric garage door.

Gotta get a Garolla.

WHAT'S INCLUDED WITH EVERY DOOR:

- EXPERT MEASURING & FITTING
- 2 REMOTE CONTROLS
- ACOUSTIC & THERMAL INSULATION
- FREE DISPOSAL OF YOUR OLD DOOR
- AVAILABLE IN 21 COLOURS



Garolla garage doors are expertly made to measure in our own UK factories, they're strong and solidly built. The electric Garolla door rolls up vertically, taking up only 8 inches inside your garage, maximising valuable space. Our expert local installers will fit your new door and they'll take away the old one too, so there's no mess.

Give us a call today and we'll come and measure up completely FREE of charge.

*Offer valid for openings up to 2.4m wide & including 2 remote controls, 55mm white slats, internal manual override.

GAROLLA
ROLLER
SHUTTER
DOORS

CALL US TODAY FREE ON:
0800 234 3608

LINES OPEN 7 DAYS A WEEK

MOBILE:
07537 149 128
www.garolla.co.uk

Your views

... inviting letters, comments and tweets



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](https://twitter.com/mschrisbuckley)

DIGITALLY CHALLENGED

I read the letters from David Harvey and Kate Poole [*The Pensioner Autumn 2022*] with interest. I do own a mobile phone, but it is not state of the art; it is an old mobile that sends texts and allows me to make calls.

My GP surgery is forever sending me texts on all sorts of medical matters, referring me to internet sites that I cannot reach on my computer. So I can only assume they can only be reached by iPhones or similar equipment. I have no idea.

I do not wish to use an iPhone and increase my outgoings, despite the advice of my daughter. I can but presume that the GP surgery thinks it is providing a service by all this texting – frankly, I have no idea.

Contacting our GP is a mission in an emergency, so I have not troubled the staff for an explanation.

I had alerted my local CSPA group to this problem and had given them some examples of the problem of banks and other services closing. As ever, the banks' advice is to use online banking.

I read good newspapers and their financial pages. These are full of tales of people who have been subjected to fraud by the use of online banking.

The Great British Railways and the rail companies assume the self-same thing with the lack of train timetables even at stations! The small personal train timetables have disappeared. So travelling is by wish and hope. It took me 30 minutes the other day to find a train service timetable on my computer. Three sites seemed to be overcome by people like me seeking train times.

Early on Monday 19 September, my wife and I set off for London on the day of our late Queen's funeral. Our local rail

Small train timetables have disappeared. So travelling is by hope



station now requires one to tap in some sort of app to pay for the car parking charge! We did not have an advanced ticket as, with all due respect to the late monarch, I was not intending to travel if it was raining. To my utter amazement, the station booking office was open and my wife bought the train tickets and car parking ticket and we caught our intended train.

The closure of rail booking offices is a hot potato in the current industrial action and I was glad that the booking office was open. It is not open on all days.

One thing I do know is that one cannot use the station ticket machines for the purchase of an off-peak ticket using an OAP discount before the said time of the discounts kicking in. The ticket office is quite happy to sell them before the due time so one does not miss the intended train.

The ticket gates at Victoria Station were rejecting some discounted tickets as it was a Monday, albeit it a bank holiday! So much for technology. Nobody had reset the ticket gate computer. A new bank holiday did not compute.

On a previous trip by train I did

overhear a discussion between two young people who have embraced the digital and cashless society. Their complaint was that they spent too much money using cards and iPhone banking apps and, when reality caught up with them, they had spent more than their credit limit.

Without cash, one has no idea what one has spent. But I suppose that if successive governments have spent more than they have collected in tax, then why should two students bother. Income a pound, expenditure 98 pence; result happiness and no debt! As the meerkats say: "Simples".

AJ Slatter, Reigate

INTERNET EVANGELIST

I hope David Harvey and Kate Poole 'The Right to Stay Offline' and 'All at Sea' (*The Pensioner, Autumn 2022*) are fully aware of the potential advantages of going online and are not being deterred by alarmist reports in the press, or by the cost.

I'm well into my 60s and have been using computers since 1974 so I don't regard myself as part of a population

who are unschooled in the use of computers at home or at work. In fact, I would regard myself as a bit of an internet evangelist.

The multiple advantages, in my view, far outweigh the well-publicised disadvantages. For instance, I can voice call or video call/Facetime any number of my family, friends and acquaintances anywhere in the world for free. I can instantly look up and compare transport routes, times and fares from almost anywhere in the Western world to almost anywhere else (most recently a bus trip into Bristol for free).

And I keep a pay-as-you-go mobile phone to aid running a local charity minibus – the phone provider is about to raise the cost of the mobile calls by nearly 400%, but using the internet I was able to find a deal for just £5 per calendar month for unlimited calls and 3Gb of data per month. Who needs a fixed line with a tariff like that?

So what about the cost? The cheapest deal I could find today (using the internet) was £18 per month without a phone line, or £29 with a phone.

With rising fuel bills and rampant inflation, that might be more than many are willing or able to pay, but there are alternatives, such as using a local library (ours has three or four computers for precisely this) and you may find the library staff are willing to help.

The charity I work with has provided a substantial number of laptops over the past few years, mainly to children to help them with their schooling, but we would consider a request from anyone.

I'm sure I could go on ad nauseam about the benefits of the internet, and I also acknowledge that there are issues around potential fraud and other criminal activities.

But I do hope that David and Kate can find a friend who can talk them through what can be done to help make their lives more enjoyable and join the online experience.

Martin Robertson, Yatton

NO ONLINE AGM?

We all received the AGM notice and papers with the latest issue of *The Pensioner*, and I noted with pleasure that 'all paid-up members are entitled to attend'. Last year I sat in on several sessions using Zoom and intended to do the same this year.

However, it appears that the AGM was a physical meeting only. Being so, this deprived the general

No attempt was made to use technology to open up the AGM

membership from sitting in and observing the sessions and hearing the debate on the various motions being proposed.

I feel justifiably annoyed that no attempt was made to use technology to open up the meeting to the wider membership. It is about time the CSPA and its executive joined the 21st



century and arranged matters to take advantage of the available technology. Most such meetings are now hybrid affairs and work exceedingly well, enabling a membership distributed across the country to take part and, importantly, take ownership of the society of which they are members.

Tony Mayer, Swindon

General secretary Lisa Ray says:

Having held two online events over lockdown, our members and delegates were keen to again meet in person and the Executive Council agreed that following the pandemic, this year's AGM should return to our normal procedure. Our small HQ team worked hard on this over the preceding months.

A hybrid approach would of course ensure greater access to members and is something that will be considered by the EC for future years.

For this year, we set up a new website and database and launched a new brand in our 70th year and expenditure and staff resources needed to be carefully prioritised. Arranging a dedicated internet link and hiring the required equipment from our AV suppliers would have been expensive.

In addition, planning to ensure members joining online had a good experience would have meant extra staff, which was unfortunately not available at the time.

INSURANCE SMALL PRINT

A warning about travel insurance: people should check the terms and conditions for age and time limits. I have tried various companies online that would happily give me insurance for over-70s, but the fine details then limit this – 30 days maximum if one is more than 75 years old. I am also having the same problem with getting tours overseas. It seems that once you hit 60, everyone thinks you are decrepit and unfit to take part in anything.

Val Robertson



VIEWS ON LAST ISSUE

In the spirit of the welcome the editor gives to the latest edition of the magazine, I would like to offer these comments to matters in the magazine.

On page 23, the deputy general secretary quotes a paper from Rosemary White and mentions the difference between those who retired before 6 April 2016 on the old state pension and those after on the new state pension.

It is not that simple, especially for civil servants. The value of my protected amount of my state pension in 2016 was just above the old state pension for 35 years as I was in the civil service pension scheme for most of those years.

Many younger civil servants will have less than the state pension in their protected amount as of April 2016. As each additional year in the state pension is worth £5.30, I would need eight more years of payments to get the additional amount to make my pension up to the maximum new state pension and will not receive it until I am 67.

On page 44, David Harvey asserts his right to say no to the online world. It is a view I fully support, but the problem is that banks and other companies are making it almost impossible.

I am about to start receiving my civil service pension and naturally am looking for the best account to receive it and put my payments and lump sum into. Virgin and Nationwide look attractive but both want me to use the internet and mobile phone to get the best rates.

Even building societies are trying to get people to join the internet account world. I will not go into the efforts I have gone to to avoid these accounts

Chris Proctor on page 53 was very



interesting but there are possible solutions to his problem about loos. First, invest in a radar toilet key. Second, widen his definition of public toilets to include libraries and market halls.

Just after the August bank holiday I went on a day coach trip to Shrewsbury, a three-hour trip each way from West Yorkshire. The public loos near the coach park had been boarded up, I was told because a body had been found in them. Luckily the radar loo was still available as was the library and the market hall. In the towns of

West Yorkshire, a knowledge of the local supermarkets and libraries is essential for knowing where a toilet can be found

Finally, ticket offices at railway stations are not the only travel problem. I find National Express better value, but they have closed ticket offices, for example, at Bradford, Leeds and Sheffield. I used a travel agent but they have just stopped selling them, so I will have to buy them on the internet to save phone costs, postal costs and possible delay.

David Parkinson

On the problem about loos... invest in a radar toilet key

PASSPORT CHECKS

Dave Kaye's conclusions about passport renewal in autumn *Pensioner* were mistaken. More thorough internet investigation would have revealed that the 10-year limit on passport expiry date has nothing to do with our government, with whom Dave is incorrectly angry. It is due to EU rules post-Brexit, which mean they will not accept a passport older than 10 years after the issue date on the day of entry at their border.

So, if you were to attempt entry within the extra months over 10 years that used to be added, you would be denied entry or, more likely, denied boarding on your outbound flight or ferry. It also means renewal applications must be made earlier if you need continuity, notwithstanding the current delays.

To complete the picture, the EU rules also demand that passports have three months' validity remaining on the day of returning to the UK.

I hope this information will be useful to confused readers.

John Perkins

THE LAST LAUGH?

Still no chuckles in the latest issue of *The Pensioner*. Where has Chuckle Corner gone? Life is grim enough for pensioners, we need something to cheer us up now and then. Please restore Chuckle Corner.

Roger Smith

Editor replies:

We have traded in the jokes of Last Laugh for Chris Proctor's column, which I hope you might find amusing. I thought that a change of humour to a more discursive, considered style would suit the magazine well. Also, many of the jokes in Last Laugh unfortunately seemed to cause as much offence as they did amusement.



DOES SITTING MAKE YOUR BACK ACHE?

With the Backfriend® lightweight portable back support, you can get positional relief from back pain wherever you sit.



AT HOME

DRIVING

WORKING

Ideal when working from home

RELAXING

LIGHT AND PORTABLE

- ✓ Backrest adjustable for height and angle to suit user
- ✓ Lightweight and portable – use it everywhere
- ✓ More than half a million users – IDEAL for home working
- ✓ Manufactured by MEDesign – right here in the UK
- ✓ Available in a choice of colours
- ✓ 14 Day Trial and Money Back Guarantee

 14 day trial & money back guarantee

100+ PRODUCTS FOR BACK PAIN PROBLEMS.
REQUEST A FREE CATALOGUE NOW.

★★★★★ Phenomenally Successful

I have to admit that the seat has been and still is phenomenally successful, exceeding all expectations I had for it. I have absolutely no reservations in recommending it to anyone as a sure fire workable aid to chronic back pain. Mrs W, Hants

Request your free Backfriend literature and price list now. 22-CSP11
You can relax knowing no sales people will call and we NEVER pass on enquirers details.

Simply fill out and post free to: MEDesign Ltd, FREEPOST, Southport, PR8 1BR

Name: _____

Address: _____

Postcode: _____

 csp@medesign.co.uk  01704 542373

EQUITY RELEASE?

Are you over 55?

- Do you want to reduce your inheritance tax liability?
- Would you like to give a living inheritance to your children or grandchildren to help them now?
- Would you like to raise some money for renovations or to make retirement more fun?
- Do you have a Lifetime Mortgage and would like a cheaper deal?
- Do you have an interest only mortgage that needs repaying?

Have you been thinking about equity release/lifetime mortgages and want to have a chat to find out the pros and cons? Or need help through the whole process?

Get your questions answered by a fully qualified expert.

For personal national service call Roger on 01388 818 855

www.willassistmortgages.co.uk/mortgages/equity_release/



WILL ASSIST MORTGAGES
impartial | knowledgeable | experienced



LIFETIME MORTGAGES?

Contact us

CSPA head office

Floor 8, Grosvenor House,
125 High Street, Croydon CR0 9XP
020 8688 8418
020 8774 9813 (fax)
www.cspa.co.uk

General secretary

Lisa Ray
lisa.ray@cspa.co.uk

Deputy general secretary

David Luxton
david.luxton@cspa.co.uk

Policy, projects and campaigns manager

Nicola Crichton
N.Crichton@cspa.co.uk

National treasurer

Michael Sparham
M.Sparham@CSPA.co.uk

Pensions and personal case manager

Christine Haswell
christine.haswell@cspa.co.uk

Editor, The Pensioner

Christine Buckley
editor@cspa.co.uk

PRESIDENT

Brian Sturtevant,
1 Harmans Drive, East Grinstead,
RH19 3XY 01342 325245
brian.sturtevant@cspa.co.uk

EXECUTIVE COUNCIL

Chair

Don Makepeace,
35 Teddington Park,
Teddington TW11 8DB
020 8977 8097
donmakepeace@virginmedia.com

Vice chair

Linda Ridgers-Waite,
83 Elmfield Road, London E17 7HJ
020 8509 3387
cspalindaridgerswaite@gmail.com

Secretary organisation (organisational matters and group structure)

MJP Lawler, 7 The Creek,
Wallasey CH45 3NW
0151 345 7207
organisation@cspa.co.uk

EXECUTIVE COUNCIL MEMBERS - NATIONAL

Roisin Lilley,
14 Cyprus Gardens
Belfast BT5 6FB
028 9065 8513
roisincspa@gmail.com

Charles Cochrane,
3 The Seeleys, Harlow CM17 0AD
07850 913582
charmalm@ntlworld.com

Cherry Dolan,
19 Ashwood Place, Forfar, Angus
DDB 1FE
01307 479583
Cherry.Dolan@cspa.co.uk

Christine McGiveron,
17 Alderston Avenue,
Ayr KA8 9BD
01292 618329
Christine.McGiveron@cspa.co.uk

Les Priestley, 16 Shire Oak Drive,
Elsecar, Barnsley S74 8HU
01226 741341
lindapriestley@sky.com

Richard West, 37 Tanager Close,
Norwich NR3 3QD
01603 423144
richardwest08@gmail.com

EXECUTIVE COUNCIL MEMBERS - REGIONAL

Eastern Region

Susan Hennah-Barham,
17 Four Acres, Fenstanton
Huntingdon, Cambridgeshire
PE28 9QF

Greater London

Dr David Owen,
164 Littleheath Road, South
Croydon, Surrey CR2 7SF
0208 657 1073
private.drdauidowen@btinternet.com

Midlands Region

Vacant

North East

Mr A Aitchison,
2 Oldfield Close, Barnby Dun,
Doncaster DN3 1RP
01302 883323
andy.aitchison@talktalk.net

North West

Mr H Brett,
46 Severn Way, Holmes Chapel,
Crewe CW4 8FT
01477 549216
h_brett@sky.com

Southern

Mr G Mountain,
The Elms, 2 Partridge Lane,
Twineham, Haywards Heath
RH17 5QS
01444 211181
greg.mountain@outlook.com

South West

Les Calder, 33 Rendells
Meadow, Bovey Tracey, Newton
Abbott TQ13 9QW
01626 830266
landmcalder@btinternet.com

Wales

Jean Hardiman Smith,
31 Links Avenue, Little Sutton,
Ellesmere Port, Cheshire
CH66 1QS
0151 208 4879
healthadvisor@cspa.co.uk

Wessex

A Hall, 18 Marchwood Avenue,
Emmer Green, Reading
RG4 8UH
0118 948 2386
tony.hall@cspa.co.uk

EXECUTIVE COUNCIL ADVISERS

Health policy adviser

Jean Hardiman Smith,
31 Links Avenue, Little Sutton,
Ellesmere Port, Cheshire
CH66 1QS
0151 208 4879
healthadvisor@cspa.co.uk

STANDING ORDERS COMMITTEE

Mr R Lewis
Mrs E Turner
Mr K Yallop

NORTHERN IRELAND BRANCH

Branch secretary

Tony McMullan,
28 Cambourne Mews,
Newtownards, County Down
BT23 4WB
tony.mcmullan@outlook.com
07902 617 095

Branch chair

Alastair Hunter, 2 Clanbrassil
Terrace, Clanbrassil Road,
Holywood, BT18 OAP
cspani2k@hotmail.com

Branch treasurer/ membership secretary

Roisin Lilley, 14 Cyprus Gardens,
Belfast BT5 6FB
028 9065 8513
roisincspa@gmail.com

SCOTLAND BRANCH

Branch administrator

Christine McGiveron,
17 Alderston Avenue,
Ayr KA8 9BD
01292 618329
Christine.McGiveron@cspa.co.uk

Branch treasurer

Cherry Dolan, 19 Ashwood Place,
Forfar, Angus DD8 1FE
01307 479583
Cherry.Dolan@cspa.co.uk

Branch membership secretary for Scotland

Michael B Kirby, 14 Raasay
Gardens, Newton Mearns, Glasgow
G77 6TH
0141 639 5563
Michael.Kirby@cspa.co.uk



© 2022. The Pensioner magazine is published by Square7 Media Ltd on behalf of the Civil Service Pensioners' Alliance (CSPA). All rights reserved. The CSPA and the publishers declare that any publication of any advertisement does not carry their endorsement or sponsorship of the advertiser or their products unless so indicated. Contributions are invited and, whether or not accepted, submissions will be returned only if accompanied by a stamped addressed envelope. No responsibility can be taken for drawings, photographs or literary contributions during transmission or while in the publisher's hands. Proof of receipt is no guarantee of appearance. In the absence

of an agreement, the copyright of all contributions, literary, photographic or artistic belongs to the CSPA. This publication (or any part thereof) may not be reproduced, transmitted or stored in print or electronic format (including, but not limited to, any online service, database or part of the internet), or in any other format in any media whatsoever, without the prior written permission of Square7 Media Ltd. The CSPA and Square7 Media accept no liability for the accuracy of the contents or any other opinions expressed herein. The views expressed in this magazine do not necessarily reflect the official views of the CSPA.

Helpdesk

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



The pandemic ushered in a new era of working and operating from home, so the need for a printer has never been greater. In this issue, we will go over everything you need to know about printers.

If you are looking for a new printer, we recommend HP, Canon or Epson. Home printers are relatively cheap, and you may find that buying one online means big savings. Amazon and Currys PC World are good choices for purchasing.

There are a few different ways to connect your printer to your PC, the most common being over wifi or USB.

If you are setting your printer up for the first time, we recommend installing the drivers to ensure your computer has everything it needs to work efficiently with the printer.

You can locate these with a quick Google search of the printer's name and model number – for example: 'HP 2600 driver download' – which will take you to the manufacturer's website. From here you can choose which driver to download and install. Look out for the most up-to-date version and the phrase 'PCL6'.

Some printers have apps you can install that will assist you with this process, such as HP Smart.

Most driver installation files will allow you to add the printer during setup, so that once the install is complete you are ready to start printing.

Be advised that if you are connecting the printer via USB, you won't need to install the drivers as the computer is able to communicate directly with the printer via a wired connection. If you do have issues with a USB connection, you could install the drivers as a means of troubleshooting.

You can add a printer manually on Windows 10/11 by going to **Settings>Bluetooth & devices>Printers & scanners>Add Device**. Your computer will automatically scan the network and should display your printer model and number. This is helpful if your printer was not added while installing the drivers.

Make sure you always buy genuine ink cartridges as some of the cheaper alternatives can damage your printer. You may find genuine ink cartridges expensive, but they offer longevity as they clean and lubricate the print heads to ensure no blockages build up.

Bear in mind that if you only print occasionally and don't see the need for a home printer, you can always go to your local library for your printing needs. 📍

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.

Email spoofing

Scammers are using more complex methods to send out misleading emails. Spoofing is a technique used in spam and phishing scams, where the title of the email is forged so that it looks like it came from someone else, usually someone you know.

The contents of these emails are normally the scammer pretending to be someone familiar to you, so they can embezzle funds or obtain your personal information.

One phishing scam we have come across is where a user receives an email from themselves, then the scammer pretends to have access to their email address and attempts to extort money from them in exchange for their account.

There is an easy way to determine whether an email is genuine or not – the email address next to the header shows you the account it has been sent from. For example, 'John Smith no-reply@arin.net' looks like it's from John Smith, but we can see it's from a completely separate account.

Troubleshooting printer problems

- **Low toner** – When this message is displayed, you should replace the relevant ink cartridge (black, magenta etc). If the message continues to display, there could be a fault with your printer. Powering off completely for 30 minutes should clear things out but may not always fix the issue.
- **Cleaning print heads** – This is a common maintenance process for your printer. If you are prompted by the printer to clean the print heads, there could be excess ink

that needs to be removed from the ink cartridge or print head. You may need to refer to your printer's guide with this process as printers differ. Using genuine ink cartridges will minimise the need for this.

- **Not scanning** – This could be for a number of reasons. First check the printer's scanner driver is installed (if being used over wifi). When downloading the drivers off the manufacturer's website, you may see a separate driver for the scanner that needs to be installed.

Something else that annoys me...

Chris Proctor explains why he has little patience with involving patients

I can't stand doctors trying to explain my insides to me. One tried to make me look at a disgusting picture illustrating the functions of my digestive system. I didn't want to know. If God had wanted us to know about our intestines, he would have made us inside out.

Even worse was when I slouched to our local hospital to sort out a cataract. I was in no good humour as they insisted I turn up shortly after dawn. And then, for some perverse reason, they said I couldn't have breakfast. What's my boiled egg got to do with my eye?

I was then lined up with other visitors, all dressed in white outfits designed to inflict maximum indignity – a series of slits held together by a scrap of cotton. Every time I moved, the entire thing slipped off, revealing more of me than anyone's seen for years apart from my wife. (My fellow outpatients showed less interest than she does these days.)

Eventually I was slapped on a trolley and wheeled to a room where everyone ignored me until a chap in green pyjamas potted over with a Stanley knife and said he was going to blindfold me. "I'll explain the procedure as I go along," he said. "You will not," I told him. "I don't want to know. In fact, I don't want to hear another squeak out of you until you can say: 'I've finished. It was a great success. Goodbye.'"

If you get a plumber round, you don't expect to be bothered with the minutiae of his calling. You want the pipes unblocked. You don't care whether the obstruction is the result of toilet paper, kitchen fats or compacted sewage. Like my cataract, you just want it to go away.

I don't want to know... If God had wanted us to know about our intestines, he would have made us inside out

Doctors never used to tell you what they were doing. Why would they? They were unchallengeable. They were purveyors of miracles and hope. They were only one down from royalty. When admitted to the inner sanctum of their surgery, patients relayed symptoms in muted tones, apologetic at raising unsavoury matters such as boils, bowels or backsides in the presence of such a worthy person.

Our GP, Dr Garry, had the air of a high court judge, notwithstanding an odour of Bushmills Original and untipped Senior Service. A Tipperary man, regardless of ailments, he proscribed liquids, a hot bath and a drop of poteen. No maps of internal organs.

But I tell you what he did do: his 'rounds'. Every afternoon he set off with his leather bag and hip flask and visited the infirm in their own bedrooms. He was round at my granny's most days. That's what saw her off in the end.

We were all so in awe of The Doctor that the house had to be decorated and disinfected for his daily arrival. Windows were opened, carpets shaken, the aged relation tidied up. She was dragged from

her bed and aired thoroughly, made to stand in the corner while fresh sheets were put in place and air freshener dispensed. I'm convinced these temperature changes and the poisonous fumes from the aerosol led to the chill that ended her need for medical visits.

I'm all in favour of medical ignorance. It saves a lot of worry if you have no information, and happily we didn't. It was hidden in dusty volumes behind Dr Garry's ashtrays. We only had gossip that wasn't worth listening to, like "Mrs

Gogarty has the same symptoms. She swears by magnesium tablets. Takes them all the time. Are you going to her funeral?"

While Dr Garry trod a solitary path, hospital doctors used to prowl wards in gangs.

White coated, they would swoop down on helpless victims, eject their visitors and retreat behind closed curtains. Outsiders would hear a low mumbling while The Doctors spoke in hushed tones, often tossing in Latin words for effect.

The unfortunate in the bed was prodded, inspected and ignored.

If visitors were lucky, a junior might tell them when they were going to do something, but never specified what or how.

I liked that. It meant that when you were ill, you could put yourself in the doctor's hands, lie back and enjoy yourself. All in all, I'm a great advocate of ignorance. 🗨️



PRIZE CROSSWORD DRAW

Win £100 of M&S vouchers

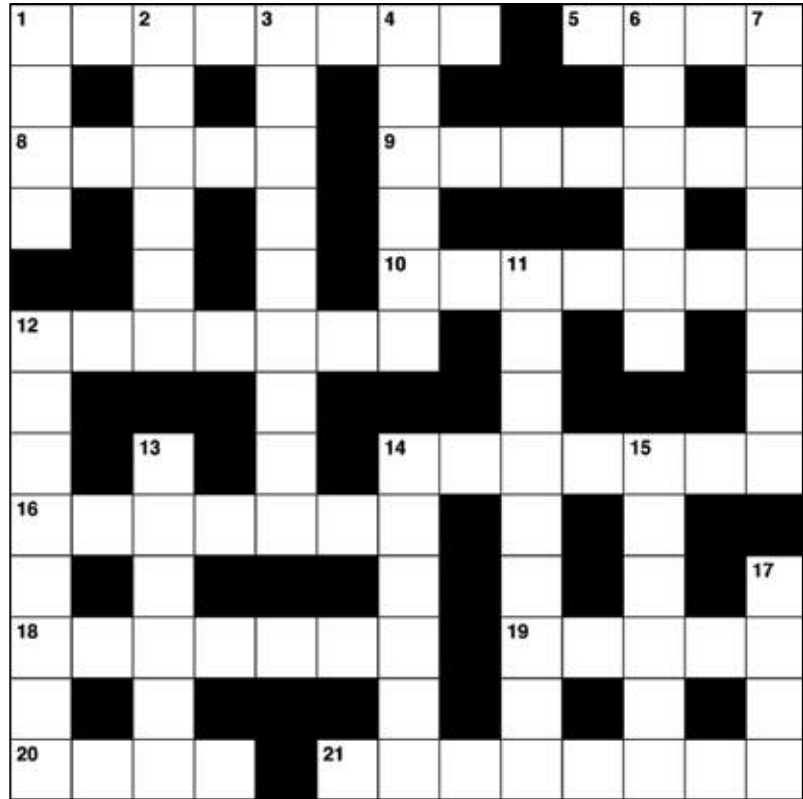


Across

- 1 Microorganism that can survive without oxygen (8)
- 5 Union of oil-producing countries (abbrev) (4)
- 8 State capital of Oregon (5)
- 9 Flowering plant commonly known as daisy-bush (7)
- 10 Sofia ____ : director of Lost in Translation (7)
- 12 Eg Maria Callas (7)
- 14 Partial or total memory loss (7)
- 16 Brother of Ophelia in Shakespeare's Hamlet (7)
- 18 Filo pastry filled with honey and chopped nuts (7)
- 19 Name of Hester Prynne's daughter in The Scarlet Letter (5)
- 20 William ____ : English composer (1543-1623) (4)
- 21 Capital city of South Australia (8)

Down

- 1 Church recess (4)
- 2 ____ in the Back: debut studio album by rock band Elbow (6)
- 3 Dutch Golden Age painter (9)
- 4 Wild horse of the western US (6)
- 6 In architecture, an external flight of steps (6)
- 7 Italian type of bread (8)
- 11 Leading performer in a ballet (9)
- 12 Whipped cream dessert often flavoured with alcohol (8)
- 13 Boris ____ : German former tennis world number one (6)
- 14 Place in Scandinavian mythology inhabited by the gods (6)
- 15 Highly seasoned Italian sausage (6)
- 17 ____ vera: type of plant (4)



Entries that are not complete will not be accepted into the draw. Closing date: **31 January 2023**. Judge's decision is final. The winner will be notified by phone and announced in the next issue.

The winner for the previous issue is **Richard Nicholls, Shropshire**

Simply complete the crossword and send together with your contact information to: Prize Crossword Competition, CSPA, Grosvenor House, 125 High Street, Croydon CR0 9XP

Name

Address

Postcode

Phone

E-mail

The CSPA may wish to send you membership-related information by email in the future.

If you are happy to hear from us for this purpose, please tick this box:

You can change your mind at any time. We will not pass on your data to third parties.

To view our privacy policy visit: <https://www.cspa.co.uk/privacy-policy/>

Last issue's crossword



For Crown & Country

Personalised Emergency Services Lapel Badge

These specially commissioned Emergency Services Crown and Country Lapel Badges proudly show your allegiance to Crown and Country and your Emergency Service.

The design encapsulates these three patriotic elements in the skilfully designed, multi parts and die-stamped jewel, with the regal Crown electroplated with satin gold to enhance the appearance, the Union Jack flag representing your Country and a subtle and faithful recomposition and reduction of your Service badge & flag.

Hand polished & Enamelled by hand

The attractive hand polished and enamelled Crown and Country badge is an alchemy of design, imagination and aesthetics and has a high level of skill and expertise throughout the production process. The attention to detail and finish has resulted in a personalised jewel which can be worn with pride.

FREE Personalisation

The scroll bar can be diamond engraved with your rank & service details, years of service or name – for example: PC A.T. AMSTRONG - allowing 16 characters including spaces. Your Crown and Country lapel badge is fitted with a non-turn, superior nickel clutch stud and is presented in a handsome presentation case which makes the perfect gift.

- Hand polished and enamelled by hand
- Multi parts construction & die stamped for ultimate fine detailing
- The Crown is in relief & enhanced with satin gold
- FREE diamond engraving on scroll bar
- Actual size 30 x 30mm
- Handsome presentation case



Ambulance Service

Code: EMLB £16.95

Plus £2.50 postage & insurance

Please clearly state your Service and your engraving requirements using CAPITALS when placing your order.

Also Available:



Metropolitan Police
Plus 6 other Police Forces



Coastguard



Fire Service



HM Prison Service

AWARD Guarantee

The Crown & Country Lapel Badge is brought to you by Award Productions Ltd, international medalist. You can order with complete confidence knowing that every item is backed by the AWARD guarantee.

AWARD
PROUD TO SERVE

For full terms and conditions please visit our website: www.awardmedals.com

HOW TO ORDER

Order Online - www.awardmedals.com

Order by Phone - Call us between 9am to 5pm Monday to Friday on 01952 510053

Alternatively, please complete the order form enclosing a cheque/postal order or completing the credit card details and send to:

Award Productions Ltd, PO Box 300, Shrewsbury, SY5 6WP, UK

Mr/Mrs/Miss/Ms _____

Address _____

Postcode _____

Daytime Tel. No. _____

Email address _____

I enclose my cheque/postal order for £ _____ made payable to Award Productions Ltd or please debit my card account no: _____ (Switch only)

Security Code: _____ Cards accepted: Switch Issue No: _____

Signature _____ Expiry date: _____ Valid from: _____

If cardholder's name, address and signature are different from the one shown, please include these details.



SCAN ME

AWARD
PROUD TO SERVE

AWARD Productions Ltd, PO Box 300, Shrewsbury, SY5 6WP, UK

Please complete. Yes, please send me the following Crown & Country Lapel Badge(s):

Code	Emergency Service Badge required	Price	Qty	Total £
EMLB		£16.95		
	Postage/Packing/Insurance			£2.50
	Total £			

Engraving required (16 characters including spaces)

(PLEASE USE BLOCK CAPITALS)

Award Productions Ltd, Registered in England No. 2001900, Shrewsbury SY4 4UG
Delivery Subject to availability. Please allow up to 28 days for delivery.

PEN1

Emily the explorer.

She enjoys travelling the world exploring historic ruins, and sharing photos of her adventures with her four grandchildren. She has also just saved money on her car, home and travel insurance with us.

Car, Home & Travel Insurance

Quality cover and a first class service you can trust*

Competitive premiums and a range of cover and options available to suit your needs. Our friendly, knowledgeable staff are here to help and we are always happy to speak to you on the phone.

Now offering travel insurance to all CSPA members!

The insurance people who care.

Please call our friendly sales team and quote 'CSPA' on:

01622 766960

★ Trustpilot



Rated 4.7 out of 5

csis.co.uk/cspa

Follow us on:  

 **CSiS**

The insurance people who care

CSiS is authorised and regulated by the Financial Conduct Authority.

*Based on 479 customer service surveys received between 01.05.22 and 01.11.22 scoring an average 9.4 out of 10.