

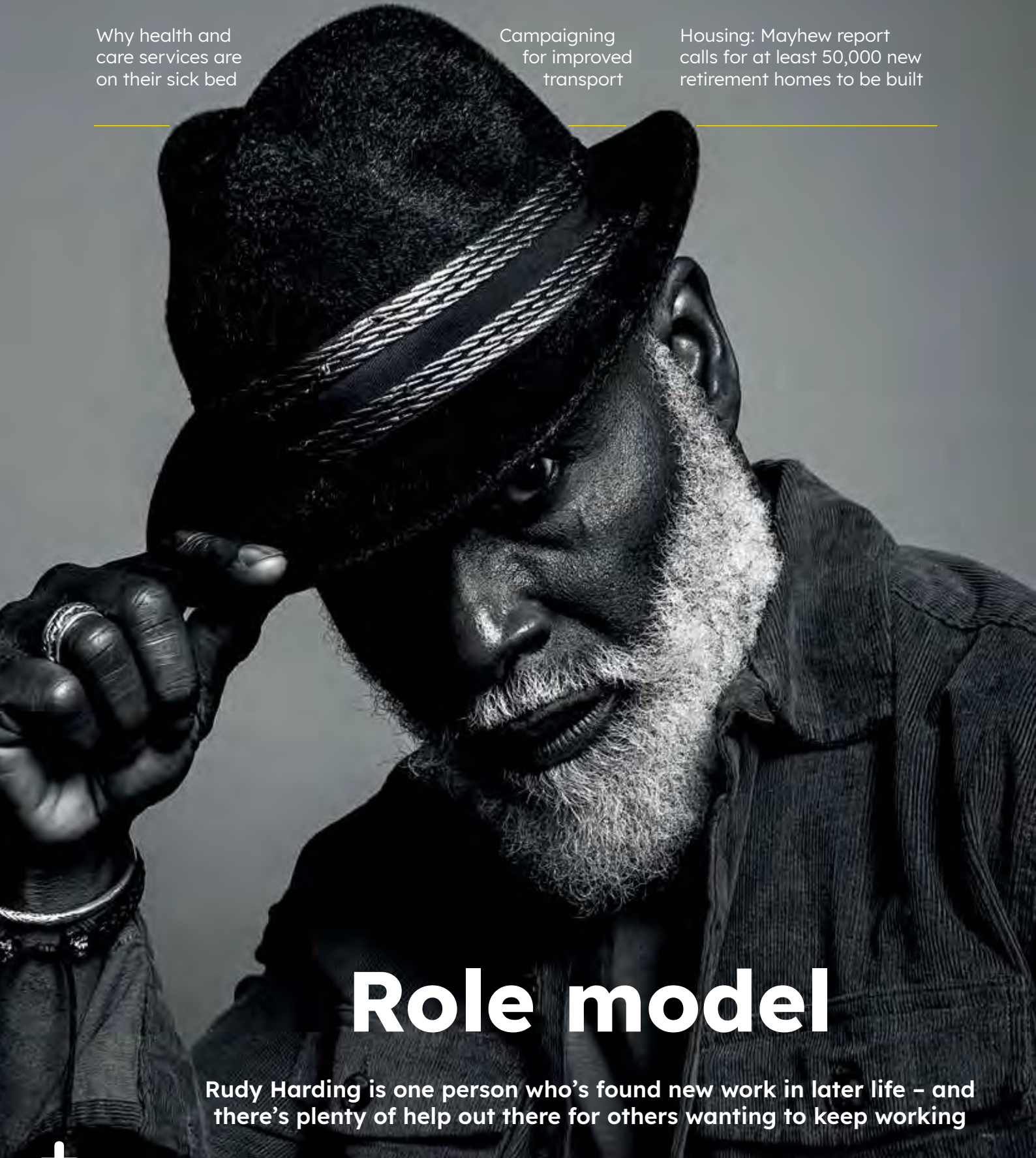
the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

Why health and care services are on their sick bed

Campaigning for improved transport

Housing: Mayhew report calls for at least 50,000 new retirement homes to be built



Role model

Rudy Harding is one person who's found new work in later life – and there's plenty of help out there for others wanting to keep working





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Welcome



Rudy Harding is the face of older workers – quite literally. Rudy, who features in our cover article by Kath Grant about working later in life, started modelling in his 60s. He’s now enjoying a whole new career.

Not everyone can find new work later in life in quite such an exciting way. But older workers are becoming more in demand as the government tries to plug labour gaps and employers look to implement more age-positive policies. And in the cost-of-living crisis, more older people are keen to supplement their income.

The huge hikes in the cost of living also throw a spotlight on housing in later life and the problem of not being able to heat and maintain larger family homes or find suitable alternatives if you want to downsize. Jenny Sims looks at efforts to level up housing for older workers.

We also shine a spotlight on the causes of the problems in healthcare in a briefing by the CSPA’s health adviser, Dr Jean Hardiman Smith.

This edition includes the final column by general secretary Lisa Ray. Lisa leaves the CSPA in good shape as she sets out to seek new opportunities. Her tireless work to ensure the CSPA’s messages are heard by those in power will be missed. The CSPA’s staff and Executive Council, and many people in partner organisations, are sorry to see her go.

Christie

NEWS ROUND-UP 4

COST OF LIVING 7

Chris Haswell tries to pin down how much pensioners need to live on

GENERAL SECRETARY 8

Lisa Ray’s final column as the CSPA’s leader

PARLIAMENTARY SYNOPSIS 13

What’s been happening across the UK’s devolved governments

DEPUTY GENERAL SECRETARY 20

David Luxton on pension increases, wellbeing in later life, AGMs and yoga

HOUSING 22

New report calls for 50,000 more homes to be built for older people

HEALTH AND CARE 25

Jean Hardiman Smith on a health service in crisis

BACK TO WORK 26

Who’s bucking the retirement trend to stay in the workplace?



TRANSPORT 28

Mike Sparham on the ongoing campaign to improve transport options

CONNECT 31

Looking ahead to the next general election

THE LIFEBOAT FUND 32

A personal take on the civil service’s fundraising favourite

GROUP AND BRANCH NEWS 37

What have members been up to during the spring?

LETTERS TO THE EDITOR 45

Your observations and queries

CONTACT US 49

HELPDESK 51

BC Technologies on tailoring your PC’s text and brightness to suit you

CHRIS PROCTOR 53

What a fuss over simple ingredients

PRIZE CROSSWORD 54

Win £100 of M&S vouchers

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Please send branch news and parliamentary reports or any other contributions for the spring edition to the editor by **16 June 2023**. Branches and groups with initials **A,C,E,G,I,K,M,O,Q,S,U,X** are invited to contribute – email **editor@cspa.co.uk** And if you need extra time to submit a report, please email the editor.

CSPA general secretary steps down

Lisa Ray, the CSPA's general secretary, is leaving after nearly five years in the top job and 10 years at the organisation. She leaves in early June.

Lisa, a former civil servant, joined the CSPA in 2013 as assistant general secretary and was responsible for the CSPA's work in areas including campaigns, healthcare, housing, transport, digital exclusion and energy.

When she was appointed general secretary in November 2018, she took charge of the strategic development of the CSPA, became the public face of the organisation and led the staff at the headquarters in Croydon.

During her time in the civil service, Lisa worked for HMRC and the Department for Culture, Media and Sport, where she was a programme and project manager and a senior policy adviser.

Lisa said: "I was attracted to work for the CSPA as part of the family of civil service support organisations. I'd been a civil servant for 23 years in HMRC and on Whitehall – but never heard of the CSPA!

"I feel proud of the 10 years I have worked here at the CSPA"



"The chance to make a difference and represent the interests of older people aligned strongly with my values."

Commenting on her decision to leave the CSPA, Lisa said: "After 10 years, it feels a good time to move on. I feel proud of the 10 years I have worked here. I have learned a lot and brought together a strong and close-knit HQ team.

"Under my leadership, we have worked hard to raise the CSPA's profile, professionalise our service to members, and develop constructive partnerships with like-minded organisations and policymakers.

"There has been a sea change in our processes as we develop and evolve to meet the expectations of today's pensioners so we can continue our important work. I would like to thank all our members for their support."

Help for AGM attendees

Members have always been able to attend the CSPA's Annual General Meeting but have had to meet their own costs. The AGM became residential in 2002, which means these costs can be significant.

The CSPA's Executive Council has reviewed this policy, as it recognises many members are no longer covered by the groups and branches who can send delegates to the meeting.

A limited number of members not covered by a group or branch can attend the AGM at a subsidised rate of £70 per night. This includes all meals and accommodation in a single ensuite room. Travel costs are not included, but the free shuttle coach from Coventry station to the venue at Chesford Grange Hotel in Kenilworth is available.

Any member not covered by a group or branch who is interested in coming to the AGM on 11/12 October should contact Sally Tsoukaris at head office on 020 8688 8418 or email sally.tsoukaris@cspa.co.uk.

There is limited availability for these places. Members who attend will be able to vote and participate fully in the AGM.

The arrangement will be for this year only and the EC will review it for future AGMs.



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2022 AGM report: Crawley comment

Crawley & District Group has viewed the record of decisions from the 2022 AGM and believes members should be made aware that Motion A2 was opposed by the group, *Derek Williams writes*.

The report implies it was carried without opposition. This was not the case. Mike Card, our delegate, opposed the motion on the grounds that it was grammatically incorrect

and, as a constitutional amendment, it therefore must be worded correctly.

It makes a nonsense of the constitution as it now states in Rule 3(a) that full membership of the Alliance shall be open to pensioners in "receipt of benefits or deferred benefits" and then goes on to explain the various schemes that qualify.

Mike pointed out you cannot be in receipt of a "deferred benefit" and can

only "expect to receive a deferred benefit" at some future time. Despite this, the AGM went on to carry the motion.

The group has subsequently raised this issue with the Executive Council and received assurances that the error will be corrected next year, with a further constitutional amendment. But on a point of accuracy we believe that the record should be set straight forthwith.

CSPA Northern Ireland celebrates 70th anniversary

Seventy years ago, a small group of retired civil servants met in Belfast to establish the first Northern Ireland civil service pensioners organisation.

They faced many challenges to get the then Northern Ireland government to recognise their role in representing members' interests and helping establish a regular review to increase pensions and create a widows pension. In 1980 it was decided to merge with the national CSPA, although the Northern Ireland branch would retain its own autonomy.

This year's AGM was held in the stunningly beautiful surroundings of the



banqueting room of Belfast City Hall, with the Lord Mayor, Councillor Tina Black, opening the meeting.

The Lord Mayor welcomed the large attendance of CSPA members and praised the organisation for its hard work and commitment to retired civil servants.

It was especially fitting to have the meeting in the City Hall as CSPA NI president Ivan Baxter had to stand down from an active role due to health reasons. Ivan has been a fantastic ambassador for the CSPA over many years.

A former First Division Association secretary in Northern Ireland, Ivan has been an incredibly hard working and dedicated CSPA representative.

As a sign of the respect with which Ivan is held, deputy general secretary David Luxton presented him with a Certificate of Merit. He also received a gift from the Northern Ireland Branch.

In addition, the AGM heard from branch

David Luxton presents Ivan Baxter with his Certificate of Merit, pictured with Lord Mayor Tina Black

chair Alastair Hunter, treasurer Roisin Lilley and Stuart Pollard from U3a.

Branch secretary Tony McMullan presented the annual report, which detailed the extensive work the committee had undertaken on behalf of members.

He highlighted the role the branch had played to ensure the triple-lock was paid to retired Northern Ireland civil servants, and its part in representing members in pension overpayment cases.

The AGM saw the highest attendance anyone could recall, with 70 people

Tony paid tribute to "predecessors who 70 years ago set up a Northern Ireland civil service pensioners organisation to try to raise pensions to a level they could never have imagined possible".

The AGM saw the highest attendance anyone could recall, with more than 70 people. It also elected a new committee, which augurs well for the future.

Update on the McCloud remedy

The government has held a consultation on the process and procedure required to implement the retrospective aspects of the McCloud remedy. The aim is to resolve the age discrimination that occurred when older members in legacy schemes such as Classic were protected from moving to the new scheme, Alpha, between 2015 and 2022.

The first part of the remedy involved moving all current scheme members into Alpha, which completed in 2022. The second looks at the treatment of staff already retired or in the process of retiring – the practicalities of giving information in a timely fashion on how to make a decision on the scheme from which they take their remedy service.

It will be particularly important for people who were on 'transitional or

tapered protection', anyone with mixed service in more than one scheme and people who have deferred service.

The CSPA took part in the consultation, giving members' views. We work with the Cabinet Office on these issues throughout the year, co-ordinating webinars and holding regular meetings. Two well attended webinars were held this spring.

The consultation intended to treat those who are in one scheme for the period (generally those classed as fully protected, for example, in Classic) and retired on those benefits and who after receiving the information choose not to change then they can do nothing.

The default is to stay in the old legacy scheme.

This will be a relief to many members. Members who have taken benefits since

2015 and have some Alpha service – 'tapered or transition' members – will have to choose to move all service from 2015 to the time of taking benefits (up to April 2022) into either Alpha or a legacy scheme such as Classic.

From October 2023, members affected will receive a Remedial Service Statement (RSS) outlining their options and showing the impact of the change.

Initially there could be a pension increase, but this may mean making up more contributions. And for some there may be tax implications. But for some this could be a real improvement – so don't miss out and check carefully.

Once you get your RSS, any members who would like to discuss their options can contact CSPA pension adviser Chris Haswell at christine.haswell@cspa.co.uk



How will the phone line switch-off affect you?

The traditional technology for the landline phone network – Public Switched Telephone Network (PSTN) – is being phased out by the end of 2025 and replaced by an internet-based service.

Many members have been in contact with the CSPA to ask how this will affect their ability to make phone calls if they have no access to the internet.

The switchover means landline calls will be delivered over digital technology – called Voice over Internet Protocol (VoIP). You might also see this referred to as ‘digital phone’ or ‘digital voice’.

The change is being led by BT, but implemented by all telephone service providers, who will contact customers individually to advise of the changes and when their service will be switched over.

The regulator Ofcom has insisted on safeguarding arrangements for customers who do not currently have internet access and set out a number of requirements for all phone companies.

Unlike some traditional corded analogue phones using copper wires, a digital phone will only work in a power cut if it has a battery back-up. If you depend on your landline phone – you don’t have a mobile phone or don’t have a mobile signal at home – your provider must offer you a solution to make sure you can contact the emergency services in a power cut. This could be a mobile phone (if you have signal) or a battery back-up unit for your landline phone.

Providers must ensure you can call emergency services in a power cut

This should be provided free of charge to people who depend on their landline.

If you are not eligible for a free digital phone, you may be able to purchase one from your provider or another retailer – talk to your provider about options.

If you need any new equipment to make your landline phone work – a new router or handset – or need a broadband service installed, your provider will arrange this.

When the time comes for your landline phone to be upgraded, talk to your provider about your circumstances and how the service will work for you.

This will be important if you depend on your landline phone to make calls in a power cut or have telecare or a burglar alarm connected to your phone line.

If you have a care alarm or security alarm connected to your landline, the equipment might need to be replaced or reconfigured to continue working once you move to a VoIP service.

When you migrate to the new VoIP service, your provider should tell you what to do if you have one of these devices.

This will include informing your alarm provider so they can make the necessary changes or tell you if your alarm will work with your new VoIP service.

Before you change to a digital landline, let your provider know if:

- You have a care alarm, health pendant or security alarm that uses the telephone line
- You don’t own a mobile phone
- You don’t have a good enough signal at home to call the emergency services in a power cut
- You have a disability or any other needs that mean you need extra help with the installation.

Lobbying for a voice for older people

The CSPA joined other organisations to press for a commissioner for older people in England at a recent reception at Parliament’s Portcullis House.

CSPA general secretary Lisa Ray and policy and campaigns manager Nicola Crichton (pictured below) attended, along with other older people’s groups including Independent Age, the National Pensioners Convention, Age UK and the Centre for Ageing Better.

The campaigning organisations say a commissioner would advance the interests of older people and try to ensure that policymaking considers the long-term needs of our ageing population.

They believe such a figure would have the ability to address inequalities and give marginalised older people a voice.

A commissioner would also help government deal with an ageing population, have powers to investigate issues and challenge age-based discrimination.

Wales and Northern Ireland already have a commissioner for older people in place, and while England has one for children, it does not for older people.

A commissioner would support policymaking in government



How much income do we need to live on?

Chris Haswell crunches the numbers and looks in people's shopping baskets

Members will have been pleased their public service pensions increased by 10.1% in April. This is often described as a cost-of-living increase. However, the Office for National Statistics (ONS), which produces the figures, won't use that term. The inflation figure is based on average price increases to a 'basket of goods' that people buy, but not necessarily essentials.

The Consumer Prices Index, which is currently used, excludes the costs of owner occupation – and as anyone who has to replace a boiler, for example, will know, that is unrealistic. The rental costs included are limited, which makes it a bit unrealistic as these tend to be big costs.

The ONS cost-of-living figure implies we all agree on essential costs, but they must vary enormously – cigarettes, a Sky TV package or hair dye might feel essential for some but not for others.

The University of Loughborough has had a stab at defining essentials for pensioners, interviewing 13 focus groups of pensioners and over-50s about what they spend their money on.

Detail varied, but the basics remained food, fuel, housing and everyday items such as TV, phone, clothes and entertainment. Life on a modest budget

came to about £245 per week for single pensioners, plus rent or other housing costs, and £301 per week for a couple.

Pension requirements

For a minimum retirement living standard, a single person would need £10,900 a year, while a couple would need £16,700. For a moderate retirement, one person would need £20,800 and a couple £30,600. For a

Cigarettes or Sky TV might feel essential for some but not for others

comfortable retirement, the annual budget needed in 2021 by one person was £33,600 and £49,700 for a couple.

In the three categories, the shopping basket differed in quality. Alcohol was included for all groups, but was cheap lager in the minimum group and good-quality wine in the comfortable group.

Where people live makes a difference – transport in London tends to mean public transport, but elsewhere possibly running a car or taking taxis. And the moderate


group wanted to include Netflix and eating-out costs as they said it made them feel more part of the world.

The Resolution Foundation and the Living Wage Foundation have been working on a Living Pension and a report is due on savings necessary to provide a minimum income. Again there are different criteria for what goes into essentials for living in retirement (see www.livingwage.org.uk/news/living-pensions-providing-pension-workers-can-live).

CSPA campaign

The CSPA approached the Pension Savings Lifetime Association, which sponsors the research, urging it to address people's changing spending habits and needs as they age and health problems arise. This will be done over time, but for now early retirees seem to be the priority.

For more detail on the Loughborough research visit: www.lboro.ac.uk/media-centre/press-releases/2021/october/how-much-do-you-need-to-retire/

The CSPA would like to know your experiences – what do you find essential in your personal basket of goods? Has it changed over time since you retired? Please email enquiries@cspa.co.uk. 

University of Loughborough's basket of goods

Minimum retirement living standard



- Food shop: Tesco, mainly Tesco brands
- Alcohol: 3 cans beer (eg Carling), £4 bottle of wine
- Eating out/takeaway: one £15 takeaway for a couple or £15 each a month to eat out; £10 a month takeaway for a single person or £15 a fortnight eat out
- Celebration food and drink: £50 per household

Moderate retirement living standard



- Food shop: Tesco, 50% branded goods
- Alcohol: 3 cans of beer (eg Brooklyn Lager), £6 bottle of wine
- Eating out/takeaway: £100 per person per month, including alcohol
- Celebration food and drink: £150 per household

Comfortable retirement living standard



- Food shop: Sainsbury's, 75% branded goods
- Alcohol: 3 cans of beer (eg Punk IPA), £8 bottle of wine
- Eating out/takeaway: £50 per person per week including alcohol plus £100 per household per month to take others out
- Celebration food and drink: £300 per household

General secretary's Report

By Lisa Ray, CSPA general secretary



Hello and welcome to my update. I hope you are reading this whilst enjoying some lovely summer weather.

I write this column with mixed feelings. It will be my last as general secretary. The work we do is for a compelling cause – to make things better for our members and older people – but after 10 years, it is time for me to move on.

Being general secretary has meant taking a strategic approach on the best way forward for our organisation, building strong partnerships and knowing when to get involved with the details of work that come from leading a small team. No two days are the same, with challenges and rewards along the way.

Now is a good time to reflect on my many achievements, together with the team at HQ, in supporting the Executive Council, improving our services, engaging with our members, and involving them in developing the CSPA's future.

Under my leadership, we have worked hard through considerable challenges, building the Alliance's reputation and

strengthening our voice, developing relationships with key stakeholders, campaigning on behalf of our members, raising our profile to attract more to join us and supporting those in need of help.

Shortly after taking up the post of general secretary, the Covid-19 pandemic closed HQ office and prevented in-person meetings. This was a difficult time for us all, during which my priority was to keep my staff and members safe.

During lockdown, I also instigated the first survey of CSPA members, and this led to a series of projects examining



recruitment, communications, diversity and systems management. I established a programme board to steer the projects and recruited talented volunteer members to carry out the work.

The Executive Council supported this new way of working, and the necessary expenditure on the key projects needed to improve recruitment and the sustainability of the CSPA. Few of us had heard of Zoom, Microsoft Teams or Google Hangouts, but they became a necessary part of life during lockdown. This digital technology enabled us to continue to work from home.

We kept members informed through regular updates of our website. We held two national online events for groups and members to raise issues of concern and hear news about the CSPA's work. I led in reprioritising our campaigns and resources to meet challenges during the pandemic.

However, we are always mindful of those not online, and I am proud that regular contact with every CSPA member was maintained through *The Pensioner* magazine.

Better communications

Our online communications have continued to develop, and we have increased our social media presence, posting on LinkedIn, Twitter and Facebook. We've been developing and sharing CSPA campaign videos on our YouTube channel and the civil service pension portal. Our well-received email newsletter has grown in circulation to around 15,000 members. Each issue has a 70% opening rate (the average is 25%).

Raising our profile

My team's work with the Cabinet Office on the Mc Cloud remedy shows how a constructive approach can benefit all. Our latest

webinars have served as part of a consultation exercise on the proposals to implement the remedy.

This gives CSPA members an opportunity to directly influence policy. Many civil servants have taken part, and this gives us a chance to tell attendees about our work and invite them to join us.

CSPA attendance at regional employer forums has enabled us to engage with HR leads in civil service departments. Events in London and York will take place shortly.

Modernising systems

The advent of GDPR meant the Cabinet Office refusing to 'market' the CSPA in its literature to civil service pensioners. Pre-retirement courses

previously relied upon to recruit new members also stopped. The CSPA appealed against these decisions, but to no avail.

We therefore had to innovate and create different approaches to reach our target audience.

During the past year we have seen a sea change in how we work. We have successfully delivered:

- A new brand for the CSPA – *Protecting what you've earned* – raising our profile to help to recruit new members
- A new database to enable better data and customer relationship management
- Capability to join the CSPA online and pay by monthly direct debits to spread the costs.



Calling for a champion

Campaigning for older people will never finish. We cannot be confident some of the hard-pressed services in place today will remain in future. We do our best to make government aware of our members' concerns, but a dedicated advocate, acting for older people across all policy areas, would supercharge our efforts.

I recently attended a reception in Parliament, hosted by Rachel Maskell MP, to call for a Commissioner for Older People for England. The CSPA, Independent Age, Age UK, Later Life Ambitions and others have been working to lobby the government. The CSPA Scotland Branch has joined the campaign for an Older Peoples' Commissioner in Scotland.

Members wrote to their MPs to invite them to attend the reception, and it was useful to receive a response from the government on its position: that the commissioner was not necessary, that the work was already being done in the

system, and the position would incur significant costs.

There is something wrong here when the government hides behind costs to reject a dedicated advocate for a growing demographic. There are still many issues facing older people across society and the UK state pension is just one example where an advocate could help.

- According to an HMRC assessment, up to 6.1 million pensioners have an income below the basic tax threshold of £12.57.
- According to the OECD, in six countries social expenditure on pensions in 2017 accounted for more than 10% of GDP. In the UK, the figure was 4.7%.
- Our state pension age of 66 will rise to 67 between 2026 and 2028, with a review to consider an increase to age 68 within two years of the next parliament. In France, where the state pension age will rise from 62 to 64, there are riots in the streets!

Health and social care

Throughout my time at the CSPA, I have campaigned on health and social care issues. The spring edition of *The Pensioner* featured my letter to health secretary Stephen Barclay. I received a response from a minister at the Department of Health and Social Care, Will Quince, who proudly restated the aims of latest government policy on fixing the health and social care crisis, including the two-week wait for an appointment with your GP!

The government thinks they are doing enough, but the ongoing strikes by nurses and junior doctors over pay and patient safety tell us otherwise.

The health secretary recently stopped the second day of the Royal College of Nursing strike by taking legal action. This is not a constructive way forward.

We have put our support behind the Royal College of General Practitioners' Fit for the Future Campaign, to improve the service provided to patients and ease the pressure on GPs. Do consider supporting the campaign via this link: <https://rcgp.eaction.org.uk/GP-Pressures-Public>

MPs recently debated progress on reforms to NHS dentistry. There are horror stories in the media of people forced to extract their own teeth, some raising money online to buy dentures. If you have had problems accessing a dentist in England, you may wish to register a complaint at this link: <https://www.england.nhs.uk/contact-us/complaint/>

You can also write to NHS England at PO Box 16738, Redditch, B97 9PT or email: england.contactus@nhs.net or call: 0300 311 22 33.

I also signed up the CSPA to the Carers UK Age Poverty Coalition, seeking a simpler way to claim carer benefits and support for unpaid carers over state pension age. More information is here: <https://www.carersuk.org/news-and-campaigns/carers-poverty-coalition/>



The power of our campaigning

Just as money becomes tighter, the need for campaigning organisations like ours becomes even more crucial.

I don't take for granted our successful lobbying on the state and civil service pension. Without organisations like the CSPA targeting Tory MPs and briefing them on the importance of inflation-proofing pensions, the vote may have gone the wrong way.

I am proud we helped to secure the reinstatement of the triple-lock for the state pension and the CPI increase for civil service pensions of 10.1%. Our regular meetings with Cabinet Office officials aim to protect the value of the civil service pension.

During my time in post, I have taken a constructive but challenging approach. I took legal advice on the application of the Limitation Act 1980 to inform a dispute with Cabinet Office on recouping overpayments going back more than six years.

Although the CSPA did not persuade government solicitors on that occasion, we did secure an undertaking from the Cabinet Office that recoupment would be taken over an equal duration to that in which the overpayment occurred. Demands for immediate

repayment upfront have also been stopped. We also achieved a shorter timescale for widow(er)s' pensions to be put into payment, which will hopefully help bereaved members a little at a stressful time of life.

I have ensured pressure is maintained on the anomaly in the Classic scheme which means those remarrying or cohabiting lose their survivor pension and those in post-retirement marriages see total contributions reduced in the survivor pension payable.

An Appeal Court challenge along similar lines from retired police officer

As money becomes tighter, campaigning organisations like ours are even more crucial

colleagues in NARPO was unsuccessful. The government employed considerable legal resource to defend their case; the CSPA will continue to press ours.

CSPA members and their views are being considered in the implementation of the Walker Judgement. Our pensions expert Christine Haswell has asked if any women members would like to help equalise cover for their surviving partners/spouses. Those views will be fed into our response to Cabinet Office.

I have enjoyed a good working

relationship with Margaret Edwards, former chair of the Civil Service Pension Board. I met her through lockdown and the CSPA presented annually to the board on our members' experience of drawing their civil service pension.

A meeting between the CSPA and the new chair of the Pension Board, Alan Pickering, will take place soon, so that the scheme managers continue to be held to account.

My work on the Executive Council of the Public Service Pensioners' Council (PSPC) enabled me to give direct feedback to Baroness Lucy Neville-Rolfe on the review into the state pension age (SPA).

I highlighted the unfair impact on women whose SPA had been raised to equalise with men, and then again more rapidly than planned under the coalition government.

The government has announced the SPA rise to 67 will take place as planned between 2026 and 2028, but there will be a review within two years of the next parliament to reconsider a further rise to 68.

This is crucial given the falls in life expectancy. The CSPA, PSPC, Later Life Ambitions and others are pushing for consideration of healthy life expectancy. This is crucial for those in the civil service Alpha scheme, which is now linked to SPA.





Raising the parliamentary profile of the CSPA

I have worked hard to raise the CSPA's profile in Parliament and to seek MPs' support for our campaigns. Over my time, I have met with MPs in government and opposition parties and was delighted when Bel Ribeiro Addy MP, of the Women and Equalities Select Committee, invited me to give oral evidence to a session on the loss of survivor pensions.

My abiding memory of that event is Chair Caroline Nokes' eyebrows shooting up as I explained the 'Victorian' rule that leads to a loss of financial independence on remarriage or cohabitation in the Classic scheme.

I also successfully secured parliamentary questions from Baroness Crawley and Clive Betts MP (pictured above), on that campaign, helping to provide evidence to inform our representations.

Our pensions expert Chris Haswell presented to the All Party Parliamentary Group on Women and Work about the widows/pension for life campaign, which then featured in their report and recommendations to the government.

It was gratifying to see so many MPs and Lords attend our successful CSPA 70th Anniversary event, held in the Churchill Room at the House of Commons. Many signed up to the CSPA's aims to protect the civil service pension and met members.

A special anniversary booklet was published for the occasion, detailing our work through the last seven decades.

Fight for equality goes on

I am immensely proud of my achievements at the CSPA, but there is much work still to do. The average civil service pension is around £10,000, with £13,500 being paid to men and £7,600 to women. Hardly the gold-plated pensions the media and some ministers would have the public believe.

There is also a major imbalance between the sexes, with pensions paid to men worth almost 50% more than those paid to women. Career breaks and lower grade work has reduced earning power and pensions.

While these gaps exist, work must be done to address them. We support the WASPI campaign and make representations in Parliament, but it is important to hear the voices of women in the CSPA.

I am especially proud of the constitutional changes agreed last year to increase diversity on the Executive Council. Roisin Lilley took her seat as an NEC member in a post reserved for women at the last meeting of the Executive Council.

Another reserved post will become available when the Secretary Organisation post is replaced at the upcoming AGM.

There are many talented women in the CSPA, so please think about standing later this year and adding

your experience and knowledge to the Executive Council.

The work of the CSPA will continue becoming more important as challenges faced by older people and the pensioners of the future grow.

By recruiting the right team with the right skills at HQ and working hard to modernise, I am pleased to see my strategy showing results.

Younger pensioners and ex-civil servants are joining us because of our work and influence. These are solid foundations from which to further the appeal of the CSPA and improve the services we offer.



Pensions paid to men are worth almost 50% more than those paid to women

It has been a privilege to lead the CSPA and I trust that you will give my successor the same support I have enjoyed from you. I will remain a member and avid supporter of the CSPA, and I am excited to see what comes next for our organisation. Goodbye and thank you!



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Synopsis

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



WESTMINSTER

by Joe Frost

ELECTIONS: PROOF OF IDENTITY

Lord Roberts asked about the effect on those who didn't have a driving licence or passport. He also asked about costs of employing extra polling clerks to satisfy identification requirements and whether the government would meet the cost of getting an up-to-date photograph.

The minister said a wide range of ID, not limited to passports or driving licences, would be accepted at polling stations. Research showed that 98% of electors already had an acceptable photographic document. Any registered voter not in possession of one could apply for a Voter Authority Certificate free of charge.

If an elector applying for ID documents was not able to provide a photograph, their electoral registration officer would be able to take a photograph and funding would be available to purchase a camera.

MOTOR VEHICLES

Bell Ribeiro-Addy asked what was being done to support those over 65 with mobility issues to lease a motor vehicle.

The reply said the Motability Scheme was open for anyone who qualified for the higher rate Disability Living Allowance, the enhanced rate of the mobility component

of the Personal Independence Payment (PIP) and equivalent military schemes.

Claimants with an existing entitlement to a benefit when they reached pension age could continue for as long as the entitlement lasted, and this allowed them to retain their Motability vehicle.

Attendance Allowance (AA) had never included a mobility component. Government mobility support focused on people disabled earlier in life, as mobility need in older life was a normal consequence of ageing. The aim of AA was to cover the care and supervision an individual may need for their disability. There was no constraint on what it could be used for.

RAIL TICKETS

Baroness Redfern asked what assessment had been made of the impact of proposed ticket office closures on people who were elderly, deaf, blind or partially sighted.

The reply confirmed that if a train operator proposed a closure it must follow Ticketing and Settlement Agreement (TSA) processes. Giving staff more flexible roles allowed them to better support the overall needs of those passengers.

If called upon to make a determination on a proposal, the secretary of state would follow the TSA process and comply with public sector equality duty.

POVERTY AND OLDER PEOPLE

Lord Taylor asked how many older people were estimated to be living in relative poverty and absolute poverty.

He was told national statistics on the number of pensioners with low incomes were published annually in the publication *Households below average income*. The latest estimates showed a fall in recent decades. In 2020/21 there were 1.9 million pensioners in relative poverty before housing costs – down 200,000 on 2009/10 – and 1.7 million pensioners in relative low income after housing costs – a fall of 100,000 from 10 years earlier.

In 2021 there were 1.5 million pensioners in absolute poverty before housing costs – a fall of 400,000 from 2009/10. Over the same period there was a further fall of 400,000 after housing costs were included.

The government said it was committed to helping alleviate levels of pensioner poverty. In 2022/23 £134 billion would be spent on benefits for pensioners, and the state pension and pension credit standard guarantee would rise by 10.1% in April.

OLDER WORKERS

Dr Matthew Offord asked what steps the government had taken to support people aged over 50 to re-enter employment.

The minister said there did not seem to be a single cause driving older worker

inactivity. An ONS survey of over-50s who were inactive highlighted retirement, redundancy, changes in lifestyle, caring responsibilities and illness as the most common reasons. The government had announced a £1.3 billion support package to help those with health conditions or disabilities get into and thrive at work. This was alongside the 50Plus: Choices offer, which aimed to help older workers remain in or return to work.

The Department for Work and Pensions was reviewing workforce participation to understand what action should be taken on the rise in economic inactivity.

POWERS OF ATTORNEY

Kim Leadbeater asked whether steps were being taken to help reduce the cost of obtaining lasting power of attorney (LPA) for the families of people with dementia.

The answer indicated that the operating costs of the Office of the Public Guardian (OPG) were funded entirely from fees. The current fee of £82 for registration had reduced over time from £150 in 2007 when LPAs were introduced.

The OPG also operated a fee remission and exemption scheme for those on defined benefits or low incomes.

Reform was needed and the government was supporting a Private Member's Bill that would seek to make the registration process more sustainable while keeping fees affordable in the longer term.

DOGS ON PUBLIC TRANSPORT

Mark Pritchard asked about dogs other than assistance dogs travelling on public transport. The reply indicated that rules were set out in *National Rail Conditions of Travel*. Up to two dogs could accompany passengers free of charge. Train operators could allow more but there might be a cost to the passenger.

If dogs caused a nuisance or inconvenienced passengers, staff could ask that the dogs be removed. On bus and



coach services, animals were accepted at the discretion of the driver, but train operators set their own policies and may allow only assistance dogs.

PROSTATE CANCER

Helen Whateley asked what steps were being taken to fund research into new treatments for the most dangerous forms of prostate cancer.

The reply said in 2018 the government had announced £75 million towards clinical trials, with a focus on improving early diagnosis, survival rates and exploring options for different treatments. Since then the National Institute for Health and Care Research had awarded £373.6 million to 45 prostate cancer programmes.

The government had announced £75 million for prostate cancer trials

DRIVING AND EYESIGHT

Tanmanjeet Singh Desi asked whether eye tests by specialists were considered by the DVLA when there was a discrepancy between results and those of Specsavers.

The minister said driving licence holders and applicants who notified the DVLA of a medical condition that may affect their sight might be required to attend a visual test before making a decision on licensing.

Specsavers administers a service for the DVLA to assess the visual field requirements for driving. The DVLA would consider alternative medical evidence, including on eyesight, provided in support of a licence application. The testing carried out for clinical purposes did not always meet the specification required for assessing vision for driving licensing.

In the House of Lords, Baroness Hayter asked how many drivers had reported eyesight problems to the DVLA in the past 10 years. The reply revealed that from 1 March 2013 to 28 February 2023 there were 623,078 reports of eyesight conditions, and 19,766 drivers with a condition had their licence revoked or application refused.

BLUE BADGE SCHEME RULES

Dame Diana Johnson's asked about the Blue Badge Scheme and people with progressive conditions such as Parkinson's.

The response indicated that the scheme

was not dependent on condition but based on the need for the applicant to be able to park closer to their destination. Local authorities had discretion to add a "not for re-assessment marker" to individual Blue Badge records, including for applicants with Parkinson's.

PENSIONER CARERS

Rosie Duffield asked the minister to assess the potential of introducing a benefit for people over retirement age who were caring for relatives and did not qualify for carer's allowance.

The reply said Carer's Allowance aimed to provide a measure of financial support and recognition for people who gave up the opportunity of full-time employment in order to provide regular and substantial care for a severely disabled person.

For those over retirement age, the state pension was intended to replace income when work ceased. It was a long-held feature of the UK benefit system that if someone was entitled to two benefits for the same contingency, whilst there may be entitlement to both benefits, only one would be paid to avoid duplication.

Additional support in that circumstance might be available through Pension Credit, including the additional amount payable to carers. This was currently £38.85 weekly, rising to £43.75 from April 2023.

STATE RETIREMENT AGE

Amy Callaghan asked about the planned timetable for increasing the age to 68.

The minister said the age was currently 66, with a gradual rise to 67 for those born on or after April 1960 and a gradual rise to 68 between 2044 and 2046 for those born on or after April 1977.

The Pensions Act 2014 required governments to review regularly the state pension age. The first review in 2017 accepted a recommendation from John Cridland to bring forward the increase to 68 to between 2037 and 2039, subject to a further review. Work was under way on the second review, due to be published in May.

It will consider a wide range of evidence, including findings from two independent reports, to assess whether the rules remained appropriate.

PENSION AGE ADDITION

Rachael Maskell asked about the cost of sending letters to pensioners approaching 80 advising them their pension would increase by 25 pence per week under the

Age Addition provisions. The minister did not give an answer, as letters were issued by an automated process so no information on the administrative costs was available. They did reveal that over the three years 2020 to 2022 1,133,413 letters were issued.

PET TRAVEL IN GREAT BRITAIN

Lord Weir queried the rules on the transport of pets to and from Great Britain under the Windsor Framework.

Lord Ahmed confirmed there was no documentary requirement whatsoever for pets moving from Northern Ireland to Great Britain and back to Northern Ireland. The only requirement of pet owners from Great Britain visiting Northern Ireland was to confirm the pet had been microchipped and would not move into the EU. This would be in the form of a travel document, issued for the lifetime of the pet, available online or via a seamless process built into the booking for a flight or a ferry.

POTHOLES

Sir Christopher Chope wanted to know how the Department of Transport might ensure the extra funding announced in the Budget for tackling potholes would be spent.

The answer said the funding would be paid to local authorities in line with the government's broader approach to local grant funding. This meant it would not be ringfenced, but there was a strong expectation it would be spent on maintaining and improving networks based on local priorities.

TRAINING OLDER PEOPLE

Jim Shannon called for free courses for workers over 50 who felt they would benefit from training to build their confidence and ensure their skills were suited to modern work.

The minister said the government offered a wide range of skills-focused programmes. As part of the Lifetime Skills campaign, free courses for jobs supported people of all ages find work or a new career.

In the Budget, the Chancellor had set out an offer for over-50s bringing together existing skills programmes and focusing on flexibility and previous experience to reduce training. Support was available through work coaches, midlife MOTs and mentoring circles.



WELSH PARLIAMENT

by Joe Frost

NHS

Leader of the opposition Andrew RT Davies reminded First Minister Mark Drakeford that he and his colleagues had voted to reduce NHS budgets in 2011 and 2012 – the only politicians in the Senedd ever to have so voted. Mr Davies also challenged the decision instructing NHS Wales to discharge patients without care plans and suitable provision within the community. He said the BMA, the Royal College of GPs and the Royal College of Emergency Medicine had criticised this decision as bad advice putting patients at risk.

The FM rejected the remarks. His government had been advised by the Deputy Chief Medical Officer for Wales and Chief Nursing Officer for Wales. Safe discharge was the obligation. Prior to Christmas there were 1,200 patients in an NHS bed in Wales who were medically fit to be discharged. Some may have awaited clinical tests and could be discharged safely and called back when the tests were available. Or not every element of a care package was in place but the package was safe enough to allow a discharge to take place.

Mr Drakeford said 27 December 2022 was the busiest day in the 75-year history of the Welsh NHS, with 550 patients admitted, using 5% of the bed capacity. Yet ambulances had to wait to discharge patients into A&E and people had to wait for treatment. The advice to make

the decision on discharge was a sober response to the circumstances, said the FM, enabling clinicians to make safely arrangements for people who were medically fit for discharge.

The leader of Plaid Cymru Adam Price accused the Labour Party in England of seeking privatisation by proxy. The FM said the BMA had described the Welsh NHS as the closest to the founding principles of the NHS of any of UK nation. That was a position the FM wished to see maintained.

The impact of the pandemic meant greater use of private sector facilities ensured people suffering coronavirus had the treatment they needed. Some use of private treatment would be used to erode the backlog of those awaiting care. Mr Drakeford made no apologies for that approach, regarding it as a short-term measure to deal with the situation.

A further exchange between Mr Price and the FM on NHS pressures raised the idea of a four-day working week, which Mr Price said would improve productivity and promote a happy workforce.

The FM pointed out that many did work less than a five-day week. It was why there were more people working in the Welsh NHS than ever before.

The FM was aware some businesses had adopted four-day working and an experiment was to begin in Scotland. He had discussed this with the Scottish and the Welsh governments – a rapid and wholesale reduction in the working week would require a good deal of examination.

GP SURGERY CLOSURES

Delyn Jewell raised concerns from constituents in south-east Wales about closures affecting Bedwas, Trethomas, Machen and Gilwern, as well as others in Caerphilly. She said these had increased travel, created longer waiting times and added pressure on GPs.

The FM said in addition to closures, new surgeries were opening. This had been so since 1948. There were more directly managed services in Wales. The former model of practice-owned surgeries was less attractive to new doctors.

He expected health boards to deal with changes sensitively. In future, a far higher proportion of consultations would take place remotely by telephone or video call.

LOCAL FUNDING

Janet Finch-Saunders referred to the forecast that the population of over-65s would increase significantly over the next five years. She said local authorities required adequate funding to cope. In 2022, the WG had announced £1.1 million for local authorities and she asked if that support would continue, as called for by the Older People's Commissioner.

Finance minister Rebecca Evans cited a good meeting with the commissioner, who had spoken passionately about the potential for age-friendly communities. Ms Evans confirmed that in the coming financial year a grant of £50,000 would be made to each local authority to appoint a lead officer working towards the World Health Organisation's network of age-friendly communities and cities.

BUS SERVICES

Citing a review of roads that committed to a shift in policy from roads to public transport, Adam Price asked why the WG had merely delayed a "catastrophic cut" in support for bus services from the end of March to the end of June. This, he said, would decimate the only form of transport for most people in most parts of Wales.

Minister Lesley Griffiths said most people would welcome three months of additional funding. There had not been a return to pre-pandemic passenger levels, with around 30% less use of the services.

Mr Price said the bus industry saw the risk to jobs and services as merely being delayed. "Cutting subsidy for bus transport in the middle of a cost-of-living crisis is among the most regressive acts you have ever proposed," he said. Ms Griffiths said

it was "unfortunate" that bus services were privatised, adding: "We're looking at unprivatised, if that's the correct word. Our Bill will probably be the most far-reaching plan across the UK."

ROAD PROJECTS

Peredur Owen Griffiths described news that the WG did not propose to fund any road projects in Wales as "a bitter pill to swallow", especially as the next day it was announced the bus emergency funding scheme would be phased out in June.

The FM sought to set the record straight. The bus funding was an emergency item that could not be extended indefinitely. More than £150 million, in addition to millions already invested in bus services, had been provided since Covid began.

Laura Anne Jones asked the FM how he was promoting sustainable travel without



Adam Price asked about 'catastrophic cuts' to funding bus services

roads being built, bus services increasing and a functioning rail service. The FM said the Conservatives had gone into the last Senedd election promising the largest road-building programme in Wales' history and that was rejected by the electorate.

The WG was not against building new roads but to build only where there was a safety case for doing so and where the road would contribute to a reduction in emissions. He rejected the idea that Wales did not have a functioning rail service. New services had begun on the Rhymney line in Cardiff in May.

RAIL FARES

Adam Price attacked the fare increase of 5.9% in Wales, accusing the WG of following Westminster. "What's the point of this place if we're simply a cut and paste

parliament that passively implements Tory authority?" he asked. He claimed that "slashing the subsidy for the bus industry" would push large parts of it over a cliff-edge. But the FM was confident his government would be able to find further funding beyond June for bus services.

RAIL NETWORK

Conservative MS Natasha Asghar said it was clear the UK government wanted to make public transport a more viable option for the public. This was not the case in Wales, she said, where the WG was forcing people out of their cars but not putting strong alternatives in place.

She acknowledged HS2 had been "slightly pushed back" but it would ultimately increase rail capacity and boost growth. In Wales, on the other hand, there was an "extremely shoddy rail network" with trains running late or not turning up at all. In April, following a spate of fires on class 175 trains, more than 100 services were cancelled or delayed. "We are again facing prolonged chaos on our rail lines."

Mr Drakeford's response was dismissive - "the thinnest of material" was not worth the time of the Senedd. He contrasted the programme of electrification in Wales, where the UK government had managed only 2% yet provided 40% of the network electrified in England.

DENTISTRY

Members raised difficulties accessing NHS treatment. Sam Rowlands had contacted 57 dental practices in north Wales and just four were looking to take on new patients but waiting lists were up to two years.

Health minister Eluned Morgan said there were 26,000 new NHS patients since alternative activity measures were introduced in April 2022. She quoted the National Institute for Health and Care Excellence's insistence that if a person had healthy teeth, a check-up was needed only after two years.

BUDGET REPERCUSSIONS

There was no unanimity between the WG and the Opposition on the measures announced in the Budget at Westminster. The FM said he had never seen a "worse deal for Wales" and highlighted the absence of help for health services. The increase of £1 million in capital spending for Wales was derisory, he said, with Wales 8% below where the capital budget had been a decade previously. For the

Opposition, Peter Fox disagreed. He felt the Budget was one of optimism and ambition – supporting households across the whole of the UK, extending the energy price guarantee at £2,500 for three months and freezing fuel duties. He noted that in England the Chancellor was providing 30 hours of childcare for the under-fives, yet Wales chose not to follow suit.

COUNCIL TAX

Darren Millar called a 9.9% council tax rise in Conwy “eye watering”, the largest increase in Wales. England had legislation that enabled residents to challenge excessive council tax in a referendum – would the finance minister consider this for Wales?

Rebecca Evans said the WG had no such intention. To do so would mean capping a budget and a serious imposition on the responsibility of locally elected members. Local referenda in England were costly and in Wales funding was channelled to the front line through the local government settlement so that local authorities had flexibility to meet local priorities.

HOSPITAL UNDER SCRUTINY

Gareth Davies expressed shock at the report by Health Inspectorate Wales into emergency services at Glan Clwyd Hospital. This third inspection in 12 months produced “scant evidence” of progress on the recommendations made by the inspectorate.

Health minister Eluned Morgan was equally unhappy and had placed the hospital in special measures. A majority of people had good care and a good experience, she said, but that was not the case for too many. But she stressed she was not running the hospital; that was the responsibility of the health board. The WG was there to give support and expectations.

It was clear from the report that staff culture in the emergency department had to change. The minister accepted there were “very, very serious problems”. She had held discussions with the medical director about what was being put in place.

The minister was anxious to stress that she did not employ the staff and could not sack executives, but the new chair was looking seriously at what needed to be done.



SCOTTISH PARLIAMENT

By Christine McGiveron

LAW AND ORDER

Representative bodies for solicitors in Scotland have agreed to an £11 million package that increases fees for legal aid lawyers in Scotland and supports the country’s court recovery programmes.

The Scottish Government offer secures continued legal aid support for criminal and domestic abuse cases and brings the total additional funding of legal aid providers to £31 million since April 2021.

The package also includes support for independent research aimed at agreeing regular, evidence-base fee reviews.

Under the agreement, which came into force at the end of April, the structure of criminal legal aid fees will be changed to recognise the importance of early preparation in the swift resolution of cases.

The move seeks to reduce the number of hearings and address the backlog in court. The package adds to £3 million announced in the 2023/24 Scottish Government Budget to strengthen access to justice for deprived and vulnerable groups.

Community safety minister Elena Whitman said: “Scotland’s legal aid system is a vital lifeline to justice for many

thousands of people and is one of the best systems in Europe. A review mechanism for legal aid will ensure the sustainability of Scotland’s legal aid system.”

It was reported in February that Scotland saw a 2% fall in the number of crimes recorded by police last year – to one of the lowest levels for any 12-month period since comparable records began in 1974. Recent national statistics show Police Scotland recorded 287,678 crimes in the year ending December 2022 compared with 292,316 crimes in the previous 12 months and 4% lower than the year to December 2018. The overall number of crimes remains lower than before the pandemic, reflecting the long-term trend of fewer victims and people feeling safer in communities.

COST-OF-LIVING CRISIS

People struggling to pay their council tax during the cost-of-living crisis are being encouraged to check if they are eligible for money off their bill.

The Council Tax Reduction (CTR) scheme is unique to Scotland and helps people on low incomes save an average of £750 a year on their council tax bill. Those eligible can also save up to 35% on their water and waste charges.

Public finance minister Tom Arthur visited Citizens Advice and Rights Fife in January to meet staff advising people on dealing with the cost-of-living crisis. He said: “We know this crisis is hammering people on lower incomes and those

The number of crimes recorded by police last year fell by 2%

already living in poverty. It is vital people know where to go to get advice and support.” Information can be obtained from a local Citizens Advice Bureau, local authority and the Money Talk Team, as well as online. To check whether you are eligible for CTR visit gov.scot.

Details of other help, including financial support for food, heating and electricity, can be found on the Scottish Government’s cost-of-living crisis support website.

Twelve Scottish Government benefits, including Carer’s Allowance Supplement and Best Start Grants increased by 10.1% on 1 April, backed by around £420 million.

A total of 13 Scottish Government benefits are now being delivered through Social Security Scotland, seven of which are only available in Scotland.

Social security minister Ben Macpherson said: “We are committing £5.2 billion for social security benefits in 2023/24, providing support to more than one million people in Scotland. This is £776 million above the level of funding we are forecast to receive from the UK government for social security through block grant adjustments.”

HEALTH AND SOCIAL CARE

A marketing campaign to support the recruitment of adult social care workers was launched in January to help address the high level of vacancies in the sector.

To raise awareness of the career opportunities available, the campaign –

There is more to care than caring – was promoted on radio, outdoor and digital advertising to highlight the work done by adult social care workers. It is part of the Scottish Government’s commitment to attract more people to the sector, retain existing staff and raise its status, building on a pay uplift for adult social care staff, guaranteeing a minimum salary of at least £10.90 an hour from April.

Social care minister Kevin Stewart visiting said: “Working in adult social care can be challenging but offers the opportunity to have a hugely positive impact on people’s lives on a daily basis.

“We are increasing pay, improving terms and conditions and developing clear career pathways, leading to more rewarding roles for the existing workforce and for new entrants to the profession.”

In January, Anna Glasier was appointed as the first Women’s Health Champion for Scotland. She will work with partners in the NHS and across the public and third-party sectors to drive forward action on the Women’s Health Plan. Priorities include specialist menopause services, menstrual health and heart health.

A free independent advocacy service to help disabled people access Scottish Government benefits marked its first anniversary in January. The government is investing more than £20 million to deliver this over four years.

The service is available to people with a disability who may need extra support. This could include people with a sensory

disability. The service is also available to parents or carers who need support to access benefits for a child. It enables disabled people to be more involved in the processes and decisions that affect them. Advocates will provide support based on circumstances.

Minister for social security Ben Macpherson said: “In its first year, the Advocacy Service has supported over 550 people applying for Scottish Government social security benefits. The service is a key of our human rights approach to social security and how the values of dignity, fairness and respect in our social security system work in practice.”

COMMUNITY PUSH

At the end of January views were being sought on proposals to help grow local economies and ensure more money stays in the hands of communities.

The Scottish Government held a public consultation on plans for community wealth building legislation as part of its strategy to transform Scotland’s economy. The consultation ran for 12 weeks.

It was announced in February that projects supporting people most at risk of social isolation and loneliness, would receive a share of almost £1 million in support funding. The money would help provide warm spaces, hot meals, group activities and fuel payments to those most at risk of isolation, including older people, young parents, carers or disabled people.

Equalities minister Christina McKelvie said: “The funding will be a lifeline for a range of organisations that are helping to keep people connected during this challenging time.”

Chest, Heart & Stroke Scotland chief executive Jane-Claire Judson said: “We know that living with a disability or long-term condition can be hugely isolating and for those who are unable to read or communicate fluently in English, this isolation can be even more significant.

“This funding will greatly enhance the ability of our support services to reach non-English speaking and minority ethnic populations in Scotland to reduce isolation and loneliness.”

Age Scotland CEO Mark O’Donnell added: “Older peoples’ groups have an incredibly important role in communities across Scotland, supporting health and wellbeing, physical activity, tackling loneliness and food insecurity. Our research has identified that around 200,000



over-65s rely on groups like this but the impact of Covid-19 and spiralling inflation has meant these lifelines have been facing incredible pressures to keep their doors open. This funding will help many such groups and clubs meet the rising cost of energy bills, food, transport and venues, ensuring members can stay connected and be as well as they can be.”

HOUSING

Private rent increases will be capped at 3% and restrictions will remain on enforcement of evictions under measures approved by MSPs on 8 March. The changes to the *Cost of Living (Tenant Protection) Act* will mean that from 1 April 2023 if a private landlord chooses to increase a tenant’s rent mid-tenancy, the increase will be capped at 3%. Private landlords will alternatively be able to apply for a rent increase of up to 6% to help cover certain increases in costs in defined and limited circumstances.

Enforcement of evictions will continue to be paused for up to six months except in a number of specified circumstances. Increased damages for unlawful evictions of up to 36 months’ worth of rent will continue to apply.

These measures will be extended to 30 September, provided they remain necessary, with the option to extend them for a further six-month period if required.

The previously announced social sector rent freeze has been replaced with agreements from landlords to keep any rent increase for 2023/24 well below inflation. Tenants rights minister Patrick Harvie said: “Our emergency legislation has given tenants across the rented sector additional protection as we continue to live through these challenging and uncertain times.”

NEW FIRST MINISTER

Humza Yousaf was elected as Leader of the Scottish National Party and appointed as Scotland’s First Minister in March, following the resignation of Nicola Sturgeon.

On 30 March, the Scottish Parliament agreed to the motion on ministerial appointments proposed by the First Minister.

The Scottish Parliament went into recess from 1 to 16 April 2023.



NORTHERN IRELAND ASSEMBLY

by Tony McMullan

The Northern Ireland Assembly remains out of action as the Democratic Unionist Party (DUP) and Traditional Unionist Voice (TUV) refuse to support the election of the Assembly Speaker until their concerns over the Northern Ireland Protocol are met.

It had been hoped the Windsor Accord negotiated by Prime Minister Rishi Sunak and the EU, and overwhelmingly endorsed by the Westminster Parliament, would have led to the re-establishment of the Assembly. But that proved not to be so.

However, the Assembly All Party Group on Older People, led by independent MLA Claire Sugden, has continued to meet

MLAs have been looking at revitalising the Active Ageing Strategy



and they have been looking at developing and updating the Active Ageing Strategy, which had been in place for 2016/22.

Originally this had fallen to the Office of the First Minister and the Deputy First Minister (OFM/DFM) but this has been passed to the Department for Communities.

They have sought to update the strategy to take into account the impact of the pandemic “and to allow time for the development of a new one in consultation with older people and their representative organisations”.

It is a “cross-cutting executive strategy that relies on contributions from a number of departments and builds on the actions from 2016”. Its vision is “of Northern Ireland being an age-friendly region in which people, as they grow older, are valued and supported to live as actively as their fullest potential, with their rights respected and their dignity protected”.

The strategy will have six outcomes on which it will be judged:

- Older people live independently for as long as they can, free from poverty and in suitable safe homes
- Older people are valued in their family and community and in civic life
- Older people are healthier for longer
- Older people remain in employment for as long as they wish or need to
- Older people can participate in cultural, educational and physical activity
- Older people’s dignity and human rights are effectively safeguarded. 📌



Let the sun shine

Summertime blooms and warm weather will give us all a much needed lift as we continue to cope with the cost-of-living crisis, says **David Luxton**

As the glorious buds of May give way to blooming June, it is good to enjoy the summer sunshine after a soggy spring, or sit in the garden or park and have time with family and friends. The King's coronation certainly brought a feel-good factor, despite the rain, and some welcome cheer and pageantry away from the cost-of-living crisis.

Of course, the optimism of early summer cannot mask the continuing pressure on household budgets, especially for pensioners having to cope on a fixed income. Whilst the 10.1% increase from April in both the civil service pensions and the state pension were very welcome, the pressure of rising prices remains.

The cost of food continues to spiral, with the Office for National Statistics (ONS) confirming food price inflation has been running at 19.2% over the past year.

This pressure on household bills has been compounded by further increases in gas and electricity bills from April as government support payments ended, as well as an increase in council tax bills.

That is why it was so essential for the CSPA to ensure the government applied the triple-lock increase on state pensions (to increase in line with the higher of earnings, inflation or 2.5%) so that pensions rose in line with the sharp increase in inflation; and that the government finally confirmed that it was honouring its obligation to also increase all civil service pensions (and all other public service pensions) from April by the September CPI figure of 10.1%.

Pension age likely to rise

Many retired civil servants rely on the state pension to get by each month, and for many that has been a long wait until they reach age 66. That will rise to age 67 between 2026 and 2028, affecting anyone born after April 1960.

A decision had been awaited on when the state pension age would rise

further to age 68, following the recent statutory review. At the end of March the government announced it had postponed a decision until after the next general election. A fresh review would be held within two years of a new parliament to take account of updated data on life expectancy, labour market trends and public finances.

Work and pensions secretary Mel Stride said the government was "committed to the principle of providing 10 years' notice of changes to the state pension age" and "all options for a rise to 68 that meet the 10-year notice period will be in scope

Civil servants will have to wait much longer to access their pension

at the next review". So, unravelling that announcement, we should expect a rise to age 68 any time from 2036, affecting anyone born after April 1968.

As the civil service pension scheme is now linked to the state pension age, it also means that working civil servants will have to wait much longer to access their pension unreduced.

The CSPA supports the National Pensioners Convention's campaign '68 is Too Late', pointing out that healthy life expectancy in England is 63.1 years for men and 63.8 for women.

Widow remarriage unfairness

Recently I spoke to a member who had just reached state pension age of 66 but had sadly lost his wife to cancer last year after 43 years of marriage. He was now in receipt of a civil service widow's pension of only £290 a month and was struggling to get by each month.

He told me of the loneliness he was feeling, especially during the long

winter months, but was shocked to read in a letter from pension administrator MyCSP that in the event of him finding companionship with a new partner in later life, he would lose that widow's pension entirely as his wife was in the Classic pension scheme. He felt this was such an unfair rule to force people to have to choose between companionship in later life or financial security.

The CSPA has been campaigning on the issue of pensions for life, with support from many MPs and peers, including Clive Betts, who has raised several parliamentary questions on the issue. We have also raised it at our regular meetings with the Cabinet Office pensions team.

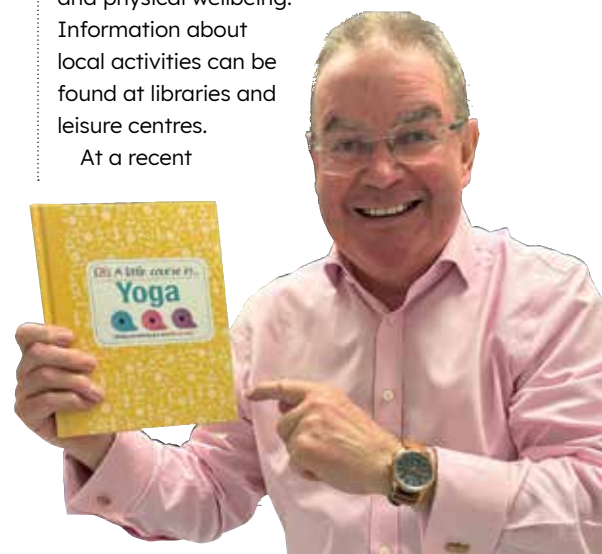
Wellbeing in later life

The loss of a spouse or partner in later life is devastating and leaves many older people feeling socially isolated and lonely. Age UK estimates that there are 1.6 million older people in the UK who say they always or often feel lonely. They often go for days without seeing or speaking to anyone, which affects their mental health, physical health and wellbeing.

Many local councils run free activities and the opportunity to meet other people for guided walks, arts and craft classes or exercise classes, including exercises for the mind with yoga, meditation and other activities that can help mental and physical wellbeing.

Information about local activities can be found at libraries and leisure centres.

At a recent





Group and branch AGMs

It has been good to be out and about this spring speaking at group AGMs in Bristol, Cheltenham, Kingston, Leicester and Reading, and talking to members about pensions and other issues affecting their lives, especially with the cost-of-living challenges.

I was pleased to be invited to speak at the Northern Ireland Branch AGM on 18 April. The event, held at the prestigious Belfast City Hall and opened by the Lord Mayor of Belfast, celebrated the 70th Anniversary of the CSPA Northern Ireland Branch (see report in news).

Main picture:
Reading Group's
Eric Belton receives a
Certificate of Merit

**Left: David Luxton at
the Northern Ireland
Branch AGM**

meeting of the CSPA's Executive Council, I was talking to Vice-Chair Linda Ridges-Waite, who led many initiatives for staff wellbeing when she worked in human resources for HMRC in London before her retirement a few years ago.

I mentioned my joints were stiffening as I got older, and she recommended I take up yoga. I told her that last time I'd spoken to a yoga instructor at my local gym she had asked how flexible I was. To which I replied I could do Tuesdays or Thursdays.... I never did start a class there!

Very helpfully, Linda lent me a book on yoga so that I can try out its benefits in the comfort of my own home.

Loneliness and social isolation can be amplified by not having access to the internet and being digitally excluded, with limited access to banking services, the ability to pay bills or buy online.

This has become a significant problem for many older people who are not online, especially with the continuing closure of local banks, post offices, ATM machines

and railway ticket offices, especially in rural areas.

Digital exclusion is a significant issue affecting many pensioners, limiting their access to many services and resources and affecting their social and mental wellbeing. There should always be an alternative option – a telephone helpdesk for basic banking needs, utility company enquiries and local authority services.

Review of regional structure

Sadly, several local CSPA groups have closed over the past year as officers stepped down and fewer members have been willing to attend meetings since the pandemic. Efforts have been made to merge local groups – including Suffolk with Norfolk, and Harpenden with Bedford – but this is not always possible, leaving members without a local group to attend.

The CSPA has been reviewing our group and regional structure to encourage better membership participation. Draft recommendations were circulated to

groups for comment in February, and final proposals will be circulated to groups and branches by early June for consideration. Final decisions will be taken at the AGM on 12-13 October.

Any member wanting to be involved in a local group can find more information on activities in their region, and see local group newsletters, by logging on to the members area of www.cspa.co.uk.

Here's to summer

A lot has been going on to keep us busy, but the important things in life are those that are free and all around us, especially in the summertime. Let's enjoy the sunshine, the walks in the park, the blooms of summer, spending time with our grandchildren, barbecues with family and friends, and chats with our neighbours and others we meet.

In the words of Henry James: "Summer afternoons have always been the two most beautiful words in the English language." Enjoy those summer days! 🍷

Building homes to level up

Report calls for 50,000 boost in number of retirement homes, **Jenny Sims** reports

The cost-of-living crisis has shone a spotlight on older people living in homes they cannot afford to heat or repair. The shortage of homes nationwide has forced rent rises far higher than pension increases, leading not only to increased poverty but the threat of eviction and homelessness.

Many older people who are homeowners and would like to downsize cannot do so because suitable smaller properties are not available. And the nationwide shortage of retirement homes to buy or rent is trapping older people in homes that no longer serve their needs.

These factors have led policy thinktanks, older people’s organisations and others to say housing in the UK is ‘broken’ and to call for government strategies for older people’s housing to help them level up.

Housing solutions

Housing is devolved. How governments address the needs of older people varies, but all older people need homes that are affordable, warm, safe and secure.

One solution to ease the problems would be to build more retirement homes. So says the report *Future-proofing retirement living: Easing the care and housing crises* by Professor Les Mayhew, head of global

research at ILC-UK, supported by a grant from the Associated Retirement Community Operators (ARCO). It draws on the findings of earlier reports including the Housing, Communities and Local Government Committee’s inquiry into housing for older people, which concluded a national strategy was needed.

The committee went on to say that

“Only about 7,000 retirement units are being built each year”

such a strategy should be established in consultation with older people “plus those who provide for them”.

The UK government has since published its *Levelling Up White Paper* and created an older people’s housing taskforce.

The overall recommendation of the Mayhew review is that the taskforce should be “mandated” to implement its recommendations and report on the outcomes. But the first of its eight recommendations is concerned with building more retirement homes.

The report argues: “Building more

retirement housing would make more efficient use of the housing stock and bear down on house prices. Only around 7,000 retirement units are being built each year, which falls far short of what is required. A bigger industry-wide building programme would have the effect of displacing people in both standard housing and residential care.” It urges “an accelerated programme of retirement housing construction with up to 50,000 new units a year”.

Mayhew recommendations

In his introduction Mayhew wrote: “The UK is failing to adapt to the far-reaching changes to society caused by an ageing population. Fundamental change is needed in the way we provide care to older people and in their housing options.

“Care needs to become more preventative, more people-centred and to be delivered more efficiently. These warnings have been spelt out in many parliamentary and government documents and policies, but they are yet to translate into shifts in either housing policy or the delivery of care to older people.”

His six recommendations cover:

- Integrated retirement communities
- Repurposing high streets
- Reforms to planning rules

Who qualifies and how do you apply for social housing?

Social housing: umbrella term covering council and housing association homes.

Council homes: Who qualifies in the UK? By law, the following groups must be allowed to apply: people who count as legally homeless; people living in overcrowded accommodation or very

bad housing conditions; and people who need to move because of a disability, medical, welfare or hardship reasons.

Homeowners are often excluded from the housing register, but you may be able to join if you need sheltered or supported accommodation; can’t live in your home

following a relationship breakdown; or live in an unsuitable or overcrowded property and can’t improve the conditions. For further information visit: www.gov.uk/apply-for-council-housing
Housing association homes: Housing associations offer similar housing to



- Tax incentives and grants to incentivise downsizing
- Reductions in stamp duty, grants targeted at least efficient energy homes
- Help to adapt homes.

The recommendations give further detail:

- Integrated retirement living should include more developments in town centres as part of the levelling up process and local regeneration.
- Financial advice is available for last-time buyers who want to move into retirement housing or similar accommodation.

- Residents in retirement housing should receive a social care assessment soon after their needs are identified so the cost of the care received counts towards the social care cap.

Damian Green, Chair of the All-Party Parliamentary Group on Longevity, said: “Professor Mayhew’s report provides a stark illustration of the current mismatch between the needs of our ageing population and the housing and care option on offer.

“We’re not just talking about a drop in the ocean in terms of new homes needed for older people, we’re talking about tens of thousands that need building each year.

“The government needs to move ahead with its cross-department work to expand older people’s housing, including reforms

to planning and strengthening consumer protection.”

Wales and Northern Ireland have long benefited from independent Older People’s Commissioners who put pressure on governments and local authorities to make policies to improve the lives of older residents, including housing.

Scotland has Older People’s Champions appointed by local authorities. In Wales, help is available to older and disabled housing association tenants via the Physical Adaptability Grant.

Regional funding

In addition, grants of up to £25,000 are available to renovate empty properties to make them safe to live in and improve their energy efficiency. The grant is available in instalments as the work is undertaken. A minimum 15% contribution is required from the applicant.

Local authorities, registered social landlords and community housing groups are also able to apply for funding. Interest-free loans up to £25,000 are available to renovate empty properties. This includes turning a property into flats. These Houses into Homes Loans are available for anyone to apply.

In Scotland, the government’s *Housing to 2040* strategy sets out a vision for housing in Scotland and how to get there.

The ambition is for “everyone to have a safe, good-quality and affordable home that meets their needs in the place they want to be”.

Aileen Campbell, Cabinet Secretary for Communities and Local Government, said: “This is a plan for the long term, and it needs action from not only the Scottish government but also the UK government, local authorities, housing providers, landlords, industry and home owners.”

The campaign for such a champion in England is gathering momentum, with four older people’s organisations – Age UK, the Centre for Ageing Better, Independent Age and the National Pensioners Convention – campaigning for a Commissioner for Older People and Ageing.

We hope some, if not all, of Mayhew’s housing recommendations will have been implemented before then! 📍

OTHER RESOURCES

- **Shelter:** <https://england.shelter.org.uk/> or call the free helpline 0808 800 4444.

- **Other ways to use the helpline:** Relay UK helps deaf, speech impaired and hearing people talk over the phone using the relay service. You can connect with a smartphone, tablet or computer. You only pay your normal call charges.

- **Elderly Accommodation Care:** <https://eac.org.uk/eac-public-services/housingcare/>

local councils – often to people on a low income or who need extra support. Apply directly to a housing association or through your local council. Once you apply, you’ll be put on a waiting list. Housing associations normally offer housing to people best suited to a particular property – you may have to wait a long time for a suitable property.

For further information visit www.gov.uk/housing-association-homes

Right to acquire: According to the UK government website, you can apply to buy your housing association home if you’ve had a public sector landlord for three years. For more details visit: www.gov.uk/right-to-acquire-buying-housing-association-home



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Thousands of seriously ill children, like **Idris**, come to Great Ormond Street Hospital from all across the UK. At just three months old, Idris needed life-saving heart surgery. Family accommodation funded by GOSH Charity meant that Idris' mum could stay just across the road from the hospital throughout the ten weeks it took Idris to recover, when he needed her most.

Why are health services ailing?

Jean Hardiman Smith, the CSPA's health and care adviser, looks at the causes behind the symptoms

It takes people to run a caring and efficient NHS and social care system, integrated or not. Currently the NHS has a staff deficit of 154,000. This is predicted to rise to 571,000 in the 2030s, according to an internal account by NHS England reported in the *Guardian*.

The report says without radical action, the NHS in England will have 28,000 fewer GPs, 44,000 fewer community nurses and an even greater loss of paramedics.

So what do we need to do to get the staff we need in place? We need to double the number of medical school places. And we need to raise morale – why would anyone want to take on the financial burden of an arduous medical degree to find they could earn more in Starbucks?

Compared with other countries, the UK pays junior doctors very poorly. It is not surprising that many of our best and brightest are emigrating.

Meanwhile, we have nurses forced to use foodbanks. Staff used to have a creche in my local hospital. Given the cost of a nursery place today, amid rising inflation, and the salary for new recruits, it is no surprise some can't make ends meet.

And as a result of the staff shortages, many trainee nurses are treated pretty much like staff.

Rearranging the deckchairs

Is the integration of services – linking up health and social care – the answer?

I am concerned about the timing and scope of this proposal. At present, I believe joining together two failing services, both of which are both struggling with insufficient staff and poor resources, is not a pragmatic solution and will lead to a deterioration in both services.

It will also reduce the amount spent on patient care in favour of spending on managerial changes.

According to the *Byline Times*, Britons are dying younger than expected. In the 1950s, the UK had one of the longest life expectancies in the world, ranking seventh globally behind countries such as Denmark, Norway and Sweden. However, in 2021 the UK was ranked 29th – that's lower than Guadeloupe.

Is anything else feeding into the NHS crisis? Mortality goes hand in hand with poverty, and the gaps in life expectancy between the classes is increasing exponentially. The OECD found recently that the UK is now the second most unequal country in Europe after Bulgaria.

What can we do?

Poverty has a big impact on housing, food quality, education and much more – and all of these are the wider determinants of people's health.

In 2021 the UK was ranked 29th in the world for life expectancy

Only a holistic approach will ensure that the NHS is not swamped by people who are made ill largely as a result of poverty.

As individuals, and groups, we can write to newspapers or our MPs, hold meetings, and make our voices heard. We can pile on as much pressure as possible.

The government is currently seen by some as at odds with the current health secretary Steve Barclay, who agrees with radical action, so there may be a window of opportunity there.

CSPA members can also take up the issue with the National Pensioners Convention (NPC), whose health and care working party I chair.

This article is a very short overview, and doesn't cover all the issues in the depth they deserve. I am working on these issues and many others in more detail on the CSPA's behalf and with the NPC.

Please let me know if you have had any personal experiences you would like to share, or questions you would like answered on health or care, for future issues of *The Pensioner*. Email me at healthadvisor@cspa.co.uk 



OVER-50S: THE WORK GOES ON

Kath Grant takes a look at work opportunities for the older generation and whether enough is being done to keep people in work longer

Rudy Harding was in his 60s when he started modelling 18 months ago. A friend asked him to help her out as she was launching a clothing range and needed an older male model. At the fashion show that followed, Rudy was told: “You’ve got a unique look” – and his new career was launched.

Rudy, a photographer, loves his job and has even done a shoot in Paris as part of a Christmas campaign for a French fashion house. He says it is rare to see people of his age on TV or other advertising media.

“We have not suddenly died after 50 and gone away,” he says. “Some agencies are beginning to recognise that we need to be looking at older age groups. People were marginalised – agencies should be inclusive and their models should reflect the people in the market place.”

Rudy was also spotted by Anthony Fitzgerald, also a model, who has created an Instagram group called New Silver Generation to promote mature models of colour in the fashion and beauty industries.

Applauding the fact that one agency he works with represents models with disabilities, Rudy says older people who find it hard to get work after 50 “still need to eat, still need to be clothed”.

There is a perception in some political quarters that affluent baby boomer pensioners retire early and spend much of

their time on holiday or on the golf course. Tim Whitaker, trustee of the charity Wise Age, says this perception was shared by the Governor of the Bank of England when he claimed that economic inactivity, particularly in early retirees, was creating inflation and putting undue pressure on interest rates.

This adds to a dangerous and misleading narrative, says Whitaker. “Despite greater media attention on the ‘older worker problem’, we’re still not unpacking the problems nor getting the right policies,” he adds.

Many older people want and often need

A third of people made redundant during the pandemic were over 50

to extend their working lives but have encountered age discrimination when they have tried to find employment.

The Centre for Ageing Better challenges ageism and campaigns to improve health, housing and employment for older people. It says a third of the workforce in England – almost nine million people – are 50 or over but not enough is being done to recruit and retain older workers.

Many older people face barriers in all areas of society: bad housing, poverty, poor health and being made to feel invisible in their communities. Finding the right kind of employment could provide the solution and improve their lives.

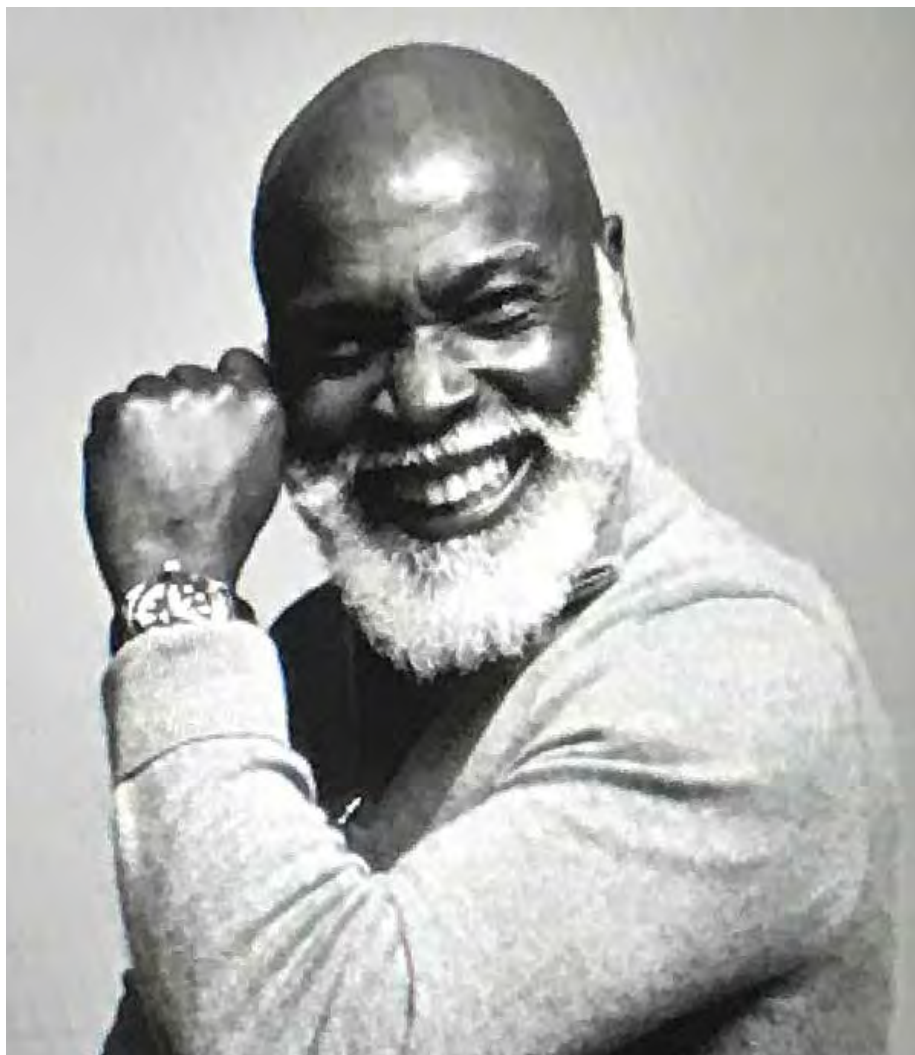
Post-Covid changes

It is now accepted that the pandemic led to a rise in unemployment in people aged 50 to 64. Even before the lockdowns, research by the Centre for Ageing Better showed older workers who lost their jobs were twice as likely as other age groups to be unemployed for at least two years.

“The pandemic made things worse for many. A third of people made redundant during the pandemic were over 50,” the Centre observes. It argues for better training for work coaches, more support for older workers facing redundancy, and tailored help for people who have fallen out of the labour market.

“We must change how we think about the jobs market so that age is no longer a barrier. Employment is going through dramatic changes with the impact of Covid, new technology and Brexit, making this research more timely than ever.”

Tim Whitaker says the increase in poverty is the biggest problem in London. At 25%, the poverty levels among older Londoners are the highest in the country.



And the low paid jobs of older workers in the capital risk fuelling pensioner poverty further – even if people are in employment.

Wise Age and others including Abi Wood from Age UK London gave evidence to the London Assembly’s Economy Committee inquiry into financial hardship and employment for older workers.

This set an agenda of action for London but also presented a more nuanced view of the priorities for older Londoners, which focused on overcoming disadvantage.

Self-described “age activist” Chris Walsh is CEO of Wise Age. The charity has been awarded a grant to offer online and virtual support to 50-plus unemployed Londoners who are looking for employment or self-employment. They are also providing information and support to employers to promote an age-diverse workforce.

Their programme offers access to online support materials, including guides for unemployed seniors and for employers. The increased media interest in older workers is also opening up opportunities for Wise Age to promote its work.

The number of older people in employment rose last year, according to the government, but many campaigners were hoping the spring Budget would do more to help over-50s get back into work.

Luke Price, senior research and policy manager for the Centre for Ageing Better, says some Budget measures should help

Recruitment standards should be designed with older workers in mind

people over 50 stay in or return to work, particularly those with a disability or health condition. But these measures were overshadowed by changes to pension allowances that mostly benefited the well-off. This reinforced financial inequalities and the myth of the affluent pensioner.

In fact, the raising of the state pension age means one in four 65-year-olds are now living in absolute poverty.

Price says: “Before the Budget we were calling for a national programme of employment support specifically targeted at people of 50 plus and providing holistic support outside the job centre. Research suggests a targeted programme has the best chance of addressing the systematic disadvantage that older workers face within the current system.

“It was disappointing that a ‘back to work’ budget for the over 50s did not deliver this, but we are hopeful that some of the measures introduced have the potential to help people in their 50s and 60s return to work.”

The Centre is calling for a 50-Plus strand within new employment programmes. At the very least, standards around employment and recruitment should be designed with older workers in mind.

Wise Age describes Manchester as one of the more imaginative cities in its approach to employment for older people. The Centre for Ageing Better is working with Greater Manchester Combined Authority and the Department for Work and Pensions in a project to increase the number of older people in work.

Design studio Humanly was commissioned to develop more effective approaches to employment support for the over-50s. The team conducted activities with 90 people with lived experience of being involuntarily out of work. They also worked with service providers, employers, experts in labour markets and employment coaches.

Through these co-creation activities, older people identified key points for good employment support, including help in uncovering transferable skills, a holistic view of a person’s life beyond their qualifications, and the opportunity to try out a job before applying.

A pilot scheme is now being set up to provide a blueprint for employment support for people in their 50s and 60s.

Colin, a training officer at Bolton council, has retired twice – at 44 when he left the RAF, and six years ago when he reached official retirement age. The opportunity to help people attracted him to his current job as he felt he could share his varied experiences with others.

“The job has far exceeded my expectations,” he says. “Each day is a challenge, I always learn something. I meet interesting people and I know my work makes a difference.” [🔗](#)

Getting out and about

Mike Sparham looks at transport for older travellers

A motion on transport at last year's AGM instructed the Executive Council to identify key access and travel issues, to publicise these issues and to campaign for a transport system that meets the needs of CSPA members.

Transport is a priority for older people – the ability to travel easily and safely is a key factor in staying active and healthy. The CSPA has worked for many years with the NPC Transport Working Group and Age UK on transport issues and supports the work of Transport for All, a charity that champions the needs of disabled and older people in accessing public transport.

In progressing the motion set out above, the EC has looked at guidance from the World Health Organization's Age Friendly Cities programme, and guidance to local authorities and transport operators from the Chartered Institute of Logistics and Transport on making travel work for older people in the UK.

The Campaign for Better Transport is another charity working in England and Wales to make transport better, greener and fairer. Its vision is for all communities to have high-quality sustainable transport that meets their needs, improves quality of life and protects the environment. It is a lobby and campaigning group that researches transport issues and works with transport providers to find solutions.

There is a wealth of information available that identifies the issues that CSPA members face when travelling by public transport. In rural areas, the provision of any public transport at all is an issue, with cuts to bus and rail services making travel difficult or impossible.

The responsibility for public transport rests mainly with local authorities and

A transport system that people feel confident using is essential

devolved governments, although the Department for Transport and the Rail Delivery Group oversee national rail.

CSPA branches and groups are best placed to campaign on specific local issues, and many do. There are, though, common themes the CSPA nationally supports and campaigns for.

A transport system that is accessible to older people, and they feel confident using, is an essential pre-requisite. The Chartered Institute says the biggest single factor in enabling older people to travel with confidence is the presence of staff who can offer guidance and re-assurance.

On the railway particularly that means

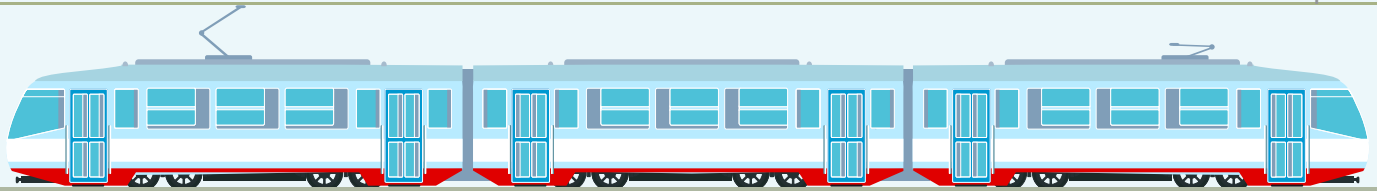
staff available at stations and on trains. The CSPA supports campaigns to retain ticket offices and conductors on trains, although in many areas these have already been lost.

The focus of advice on accessible transport is not only on the mode of transport but also on being able to get to the train, bus, tram or ferry and having confidence in the whole journey from A to B (and return).

The following issues have been identified by the Chartered Institute as key:

- Step-free access at all stages of the journey
- The provision of seats and resting places at bus stops, stations and interchanges
- Toilets on the transport network that are open and well maintained
- Easily accessible information about services, both digitally and on paper
- Good live running information
- Good communications, especially when there is disruption
- Affordable transport
- Removing clutter and obstructions on pavements
- Bus driver training on the needs of passengers with mobility restrictions
- Enforcement of parking restrictions at bus stops and on bus routes
- Well sited bus stops, particularly at shopping centres and public amenities.





Using these priorities, CSPA groups can conduct audits in their own area to identify barriers to travel, and raise them with the appropriate transport authority.

Technology can bring many benefits to travel, but it can also be a barrier. London Travelwatch has just published its research *Digital Exclusion and Disadvantage in London Transport*. Although London focused, the findings are likely to be as relevant in other parts of the UK.

The key finding is that the digitally excluded are likely to be older, disabled and/or on a low income. Of those surveyed as part of the research, one in

six said they had been unable to buy a ticket without a smartphone or internet connection, and this had stopped them from travelling. One in five said they had paid more for their ticket because they could not buy one online.

This report recommends:

- Equal availability of fares, however tickets are purchased
- Visibility of staff who can help if needed
- Passenger operators to provide support and mentoring services
- More accessible services and resources
- Engagement and consultation with local community groups on accessibility

- Maintaining non-digital options such as printed maps and timetables.

The ability to travel is important as it helps to avoid social isolation, but public transport is generally reliant on government support. This was provided during the pandemic to keep services available for essential workers but now government authorities are seeking to recoup this by cutting services and reducing financial support.

The CSPA will continue to support national campaigns on improvements in public transport, and it will continue to be an important issue for local groups. 📍

CSIS are pleased that the travel arrangement with the CSPA is now in place and we are able to help many members with their travel insurance requirements. It is certainly true that the travel industry is experiencing a good recovery following the Covid pandemic and it's good to see that the public in general are feeling more confident about booking holidays abroad.

Our CSPA arrangement can be accessed online: www.csis.co.uk/cspa

Or by phone: **01622 766960**

These are some of the wonderful comments we have received from CSPA members:

- *You talk to a human being who helps take you through the various stages of application to completion politely and very helpfully. (Mr W)*
- *I now have my travel, car and home insurances with CSIS and have saved money on all of them. Thank you. (Mrs K)*
- *Particularly well: answering telephone more swiftly than others and providing hard copy policy documents without fuss or delay. (Mr W)*
- *The online experience was simple and efficient. (Mr G)*
- *A pleasant change to speak to a human being! (Mrs G)*
- *Friendliness and very knowledgeable. (Mrs J)*
- *The lady I spoke to on the telephone was very helpful, knowledgeable and could answer any questions I asked. (Mrs W)*



We do know that we are not able to help everyone with their insurance as our insurers have their own acceptance criteria. However, we do hope that you will contact us to give us an opportunity to try to meet your own requirements and circumstances.



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"Absolutely brilliant mower. I have a hilly garden with steep inclines; the CLM50 makes light work of them and is much safer than my petrol mower. It's the best of the many mowers I've owned over the last 50 years."

Stephanie M ★★★★★



Our cordless mower is easy to start up and even simpler to use, delivering exceptional results.

Power and Precision

Thanks to a powerful 48V lithium-ion battery, the Gtech CLM50 gives you up to 40 minutes' run time*, while the 1 hour charge time adds flexibility to your gardening routine. Run time is maximised with Gtech's intelligent power control which also reduces bogging down in wet or long grass conditions. Not stopping there, the single, counter-balanced blade delivers an impressively wide cut with neat edges.

Includes Garden Safety Kit



For added protection while you're gardening, this kit includes Gtech branded gardening gloves and clear glasses.

Innovation and Simplicity

With no cables to untangle or repeatedly whip out of the way, and no messy petrol motor to top up, the Gtech CLM50 couldn't be easier to use. Its large wheels make it feel lightweight so manoeuvring around lawns seems almost effortless. The CLM50 comes with a generous 50-litre grass bin with an indicator flap that tells you when the bin needs emptying. The cutting height is easily adjustable, moving between 3cm to 8cm in 1cm increments, so whether it's the first cut of the season or a mid-summer pristine finish, there is a setting to meet your needs.

★ Trustpilot



Gtech's Trustpilot rating is
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When you're ready to mow, just insert the battery, push the activation button, pull the handle lever and go. For a precise finish, we've given this battery powered lawnmower a cutting width of 420mm, with a single blade designed to deliver impressive results. You can mow close to the edges of your garden with fewer passes, making it even easier to get the lawn you want.

"As a keen gardener myself, I've experienced the hassle of petrol and corded lawnmowers, and the loud noises that come with them. The CLM50 produces fewer fumes and is quieter than other mowers, and allows you to roam free for up to 40 minutes."

Nick Grey, inventor and owner of Gtech



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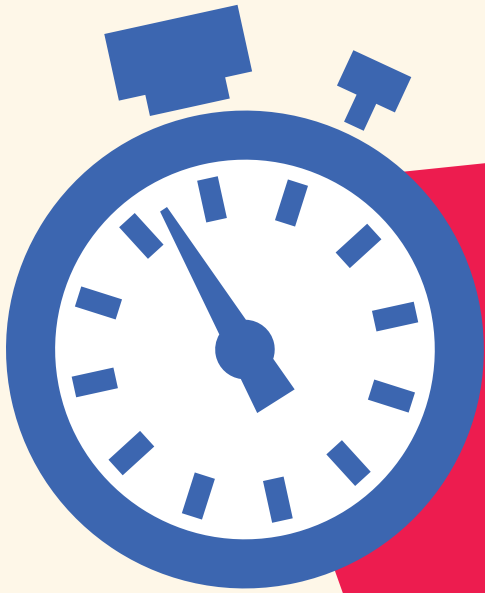


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CLM50

*Run times quoted may vary depending on condition of grass being cut. Limited 2-year warranty. Offers valid until 30/06/2023 or while stocks last and cannot be used in conjunction with any other offer. Individual RRP of CLM50 is £599.99 and Garden Accessory Kit is £14.99 which gives a total RRP of £614.98. 30-day money-back guarantee, excluding £10 collection fee. See www.gtech.co.uk for full details.



The country counts down

Luca Ingrassia considers the run-up to the next general election

The early months of this year have been challenging for many across the UK. The cost-of-living crisis shows little sign of abating, with millions relying on foodbanks to feed their families and struggling to heat their homes.

At the same time, the public sector has been plagued by strikes, causing disruption to essential services such as hospitals, ambulances and transport.

Although Rishi Sunak's government continues to trail the Labour Party in the opinion polls, some tightening of the race has started ahead of the next general election, expected in autumn 2024.

Although Labour has maintained a lead, the gap has shrunk over the past few months, as political parties steadily tip away from policymaking towards campaigning.

Government wins

One of the Prime Minister's biggest triumphs has been the negotiation of the Windsor Framework with European Commission President Ursula von der Leyen to determine Northern Ireland's position within the UK and in relation to the EU.

Provisions of the framework include specialised lanes depending on where the goods are destined – green for Northern Ireland, red for the EU.

The framework also includes a Stormont brake clause, allowing the Stormont Assembly to temporarily stop EU legislation coming into effect in Northern Ireland.

Shortly after, Chancellor Jeremy Hunt delivered the first full Budget to the

House of Commons. The first full Budget of Sunak's time as Prime Minister comes hot on the heels of the direction-changing autumn statement following the Liz Truss premiership.

Reaping the consequences of the infamous Truss mini-budget, the Sunak administration has been trying to claw back the Conservative Party's reputation and gain points in the polls ahead of the upcoming elections.

The Budget was thus fairly innocuous, playing into the Conservative Party

Economic legitimacy is essential for Conservative hopes for re-election

narrative that only they can be trusted with the UK's finances.

As economic uncertainty is one of the most pressing issues for the UK, strong economic legitimacy is essential for the government's hopes for re-election.

Back to work moves

The so-called Back to work Budget focused on just that. Specific policies were targeted to support the over-50s in gaining the skills and confidence to return to work.

These initiatives include a new apprenticeship programme for economically inactive over-50s – called 'returnerships' – as well as a financial advice scheme to help people determine if they are able to retire early.


On pensions, the Chancellor announced that lifetime allowance limits on pensions would be scrapped, with the wealthier pensioners able to keep their cash and enjoy full benefits.

The Chancellor presented this mainly to encourage NHS doctors considering early retirement or a move to private practice to stay in the NHS. Other reforms to the pensions system were more welcome, with the Money Purchase Annual Allowance (MPAA) upped to £10,000 a year.

Lancing the boil of Brexit, along with a Budget targeted at the key voting demographics the Conservatives need to win to have any chance of electoral triumph, has breathed some new life into Sunak's premiership. And some would say that Labour has shown signs of panic by shifting to increasingly personal attacks on the Prime Minister.

The cost-of-living crisis is far from over, although it looks as though the British economy is stabilising, if not yet ready to bounce back.

The economic forecast continues to be a challenging one, but as the days grow longer and warmer, it is hard not to feel some sense of optimism.

Irrespective of the situation, Connect will continue to work on behalf of the CSPA and Later Life Ambitions in championing the causes that most impact your life and ensure your voices are heard in the corridors of power. 

• Luca Ingrassia is an account manager at the CSPA's public affairs consultancy Connect



Funding a lifesaver

Angela Saunders writes on behalf of the Lifeboat Fund

Exciting things are happening in official civil service charity The Lifeboat Fund. There is also news about your new CSPA representative on the management team and also of a special occasion.

Mike Lawler, the CSPA's secretary for organisation, is now a trustee on the charity, taking over from Frank Edwards. We are very grateful to Frank for his enthusiastic support of our work.

As many readers will know, Frank took over from John Jarvis, who sadly passed away last year after more than 20 years' service as the CSPA trustee.

Mike lives by the sea on Merseyside and was keen to be a trustee because his son Andy is a lifeboat volunteer and regularly paged to respond to incidents.

Mike is also keen to encourage CSPA members to get behind The Lifeboat Fund in helping its sole beneficiary, the Royal National Lifeboat Institution's life-saving activities here and overseas.

Recently we've been helping deliver the RNLI's much-needed development and

maintenance work to upgrade facilities at four busy UK lifeboat stations: Tower, Blackpool, Whitby and Broughty Ferry.

The RNLI asked us to help its volunteers have the facilities they need when they set out to rescue those in danger.

Since the Civil Service Lifeboat Fund was established, we've funded 54 RNLI lifeboats. We're the RNLI's longest standing supporter body and single largest donor.

One of those lifeboats is the Charles Dibdin (Civil Service No 51) stationed at New Brighton. This is also the lifeboat station where Andy Lawler volunteers.

We're looking forward to the summer and a big event for our charity, when the Shannon Class lifeboat we funded for our 150th anniversary appeal is formally handed over to the RNLI at Wells-next-the-Sea in Norfolk.

Lifeboat Fund donors, including support by CSPA members, raised £1.2 million of the cost of that lifeboat - which will be named the Duke of Edinburgh (Civil Service No 53), in memory of His

Royal Highness, the late Prince Philip. As a Launch A Memory boat, she's very special to a lot of people, who have commemorated their loved ones by placing their names on the hull.

Mark Dowie, Chief Executive of the RNLI, says: "Supporting the Lifeboat Fund charity is the best way for civil and public servants to help save lives at sea. I encourage all civil servants, both serving and retired, to show their support for the RNLI by donating to their very own Lifeboat Fund charity."

To show your support, please consider donating to The Lifeboat Fund through the website www.thelifeboatfund.org.uk or by completing the form here. Many thanks! 📄

Pictured: Mike and Andy Lawler

• **Angela Saunders is a trustee and director of fundraising for the Lifeboat Fund. She works in the Scottish Government and leads its fundraising efforts.**

DONATION FORM

Please return the completed form to: **The Civil Service Lifeboat Fund, c/o 2 Marsham Street, London, SW1P 4DF.**

If you would like more information about the charity, please ask; we will be delighted to hear from you.

I would like to give £35 £20 £10 Other £ to The Lifeboat Fund

Please make cheques payable to "The Lifeboat Fund"

Name

Address

.....

Postcode Phone

E-mail

If you qualify to use Gift Aid, you can make your donation worth more: for every pound you give us, we get an extra 25 pence from HM Revenue & Customs (HMRC). You can do this provided you pay an amount of income tax and/or capital gains tax in each tax year at least equal to the tax that the charity will claim from HMRC on your Gift Aided donation.

Just tick here: It's that simple.

Your help is greatly appreciated by The Lifeboat Fund, and by the RNLI volunteers whose brave work we support through our fundraising!

CSPA ANNUAL GENERAL MEETING 11-12 OCTOBER 2023

The 2023 CSPA Annual General Meeting (AGM) will take place at Chesford Grange Hotel, Kenilworth, Warwickshire, commencing in the afternoon of Wednesday 11 October and finishing in the afternoon of Thursday 12 October.

Group circular **GC 938** has been issued inviting groups and branches to submit motions for discussion at the 2023 AGM and nominations for the posts of officers, members of the Executive Council and members of the Standing Orders Committee. Please note that the date for receipt of nominations and motions from groups and branches this year is **Friday 7 July**.

A further group circular will be issued towards the end of July requesting details of delegates, sponsored representatives and observers to attend the AGM.

In line with established practice, CSPA head office will undertake all arrangements for accommodating those who will be attending the AGM.

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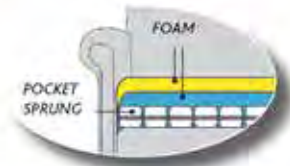


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Dr Rob Hicks



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News

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



SCOTLAND BRANCH

The 2023 AGM was held on 9 March in the Pipers' Tryst (National Piping Centre), 30-34 McPhater Street, Glasgow G4 OHW. It is disappointing to report that it was rather poorly attended this year, and there was no response from members to take up the virtual option offered.

Before proceeding with business, the meeting began with a buffet lunch, which was very much enjoyed by all. Branch treasurer Cherry Dolan chaired the meeting and, in the absence of any other nominations, the incumbent officers were duly elected and agreed to serve another year in their positions.

Guest speaker, Nicola Crichton, the CSPA's policy, projects and campaign manager, gave an interesting talk and presentation about the continuing work of the organisation and the national website, which has been redesigned to enable online applications, hopefully increasing recruitment

Nicola Crichton and Cherry Dolan



of members. She also spoke of the 70th anniversary celebrations of the organisation and ongoing work on the new membership database.

Cherry Dolan presented her with a gift to thank her for attending and all the work she is doing for the branch (pictured).

Branch administrator Christine McGiveron accepted a Certificate of Merit on behalf of husband John for his many years of service, most recently as chair.

Branch chair

This position being vacant due to the retirement of John McGiveron, and with no other nominations received, branch vice chair Wilson Macdonald was nominated and elected to serve as chair. Many thanks to him for stepping forward.

We are confident he will be an asset to the branch.

There were no nominations for the position of vice chair and this position is therefore now vacant. Any members wishing to apply, please email branch

administrator Christine McGiveron at Christine.McGiveron@cspa.co.uk

The necessary changes to the branch constitution were duly agreed and ratified by the attending members. A copy can be found in the members section of the national website www.cspa.co.uk. A copy can also be posted. Please telephone or write to the branch administrator (see page 49 for contact details).

The Scotland Branch website, featuring articles of interest for Scotland members, can be found at www.cspascotland.org.uk

New members can now join online, and this is proving to be both popular and successful with recruitment.

Membership issues

Members meetings will be held in Glasgow at The Griffin, 266 Bath Street, Glasgow G2 4JP. (opposite the King's Theatre). There is an entrance to the private room in Elmbank Street for those not wishing to go through the bar.

Meetings will be held on the first Thursday of February, May, September and November. The start time will remain 1.30pm. Members are reminded that dates and times can also be found on the branch website at www.cspascotland.org.uk

Branch newsletters have helped keep members informed of 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 us to see if they are eligible.

We also wish to continue reaching out to members who have lived in Scotland but moved elsewhere. If this applies to you and you would like to be reallocated as a member of the branch, please contact membership secretary Michael Kirby at Michael.Kirby@cspa.co.uk or telephone 07969 405263.

Scottish Older People's Assembly

It was agreed at the branch officers meeting on 10 November 2022 to apply for membership to SOPA. Our application was considered at the February meeting of the SOPA board and we are delighted to report that it has been successful. We look forward to working with them and attending their meetings. We will keep CSPA members duly informed.

SOPA is a small independent charity with network members, both organisations and individuals, with a shared interest in empowering older people to have their voices heard and planning and influencing policy. SOPA is a voice for older people across Scotland.

Age Scotland: new CEO

In the December 2022 edition of Age Scotland's *Advantage* magazine, CEO Brian Sloan announced his retirement at the end of January. The new CEO, Mark O'Donnell, was duly elected and

welcomed aboard. He joins Age Scotland at a critical time for many older people and is looking forward to building on previous successes and growing the reach and impact on behalf of older people.

In his first interview with the *Sunday Post*, Mark O'Donnell stated he "fears older and vulnerable patients are being made to feel responsible for taking up hospital beds and resources as frontline services are overwhelmed".

"The inability to provide social care packages in the community has been blamed for so-called bed blocking in NHS Scotland," he added. "An estimated one in six hospital patients is well enough to go home but unable to be discharged, and the ongoing debate around the hospital crisis is taking a toll on older Scots.

"The necessary dialogue about the crisis in social care does have a potential unintended consequence of fuelling a sense that somehow older people are a burden on society."

Safety at home

Age Scotland research shows that one in 10 over-50s who have a carbon-fuelled appliance such as a gas boiler in their home do not have a working carbon monoxide alarm installed. This is despite 94% being aware that carbon monoxide poisoning could kill.

Carbon monoxide is a highly poisonous gas – thousands of people are harmed by it every year. The charity is urging older people to get an alarm fitted if they do not already have one installed.

Those who already have one should ensure it is less than 10 years old and

Having problems with your energy bills or supplier?

As more of our lives are going online, it is almost impossible to get someone to speak to when things go wrong, or if you are having problems. Energy companies are no different and their phone lines are extremely busy with consumers' concerns and worries about the increases in charges, with more to come.

In Scotland, you can also contact Home Energy Scotland for free help and advice, Monday to Friday 8am-8pm, Saturday 9am-5pm. Freephone 0800 808 2282. or visit www.homeenergyscotland.org/contact-advice-support-funding

remain aware of the symptoms of carbon monoxide poisoning.

In addition, 25% of over-50s do not have interlinked fire and smoke alarms.

And of those who did have a working alarm installed in their home, 45% said it was more than five years old.

Age Scotland's *Taking the Temperature* energy survey, conducted in partnership with gas supplier SGN, revealed that 25% of respondents had not yet been able to install interlinked fire and smoke alarms in their homes following the February 2022 national deadline.

Of those who did not have interlinked alarms at the time of the survey, 42% had no intention of having one installed, with 54% citing cost as the primary reason for their decision.

There are care and repair services that can fit interlinked fire and smoke alarms for free for older and disabled households on low incomes.

Age Scotland's helpline provides valuable support to older people and their families on a wide range of matters. For further details, visit Age Scotland's website at www.agescotland.org.uk. Or telephone 0800 124 422.

Feeling lonely? Call the same number and ask for the Friendship Line.



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

Glasgow

The group's first 2023 meeting was the AGM on 2 February in The Griffin pub (see report, page 37). It was unanimously agreed this would be the final group AGM. All future meetings are for members who wish to attend, no matter where they live, and not only for members in certain postcodes as has been the practice for many years. This is due to a substantial reduction in willing or able members to hold group committee positions. With previous group closures, this has sadly now collapsed the group structure in the Scotland Branch.

Members should be reassured that meetings for this year will continue to be held in The Griffin.

As this magazine is distributed in June, a members meeting will already have been held on 4 May, with the following scheduled for 7 September. There will be a notification in the next branch newsletter in July.

For any further information, please contact branch administrator Christine McGiveron or membership secretary Michael Kirby.

All future meetings will be for any Scotland member



NORTHERN IRELAND BRANCH

The Northern Ireland Branch had a very successful AGM on 18 April (pictured). As this is the 70th anniversary of the first ever civil service pensioner organisation being created in 1953, the AGM was held in the prestigious surroundings of the Banqueting Room in Belfast City Hall.

The Lord Mayor, Councillor Tina Black, welcomed the Northern Ireland Branch to the City Hall. She praised the work of the CSPA for protecting the interests of retired civil servants for many years. She particularly thanked the CSPA volunteers and activists who have kept the interests of civil service pensioners alive.

President stands down

The AGM saw the CSPA NI president Ivan Baxter standing down for health reasons. Deputy general secretary David Luxton presented Ivan with a Certificate of Merit from the CSPA for Ivan's dedicated service to CSPA members over many years.

Tony McMullan, CSPA NI secretary, presented Ivan with a card and gift on behalf of the local committee for Ivan's outstanding contribution to the civil service pensioner cause.

Ivan will be desperately missed but we totally understand his need to prioritise his health in his 84th year.

NPC manifesto

As well as working for the CSPA NI, Ivan represented the CSPA on the local branch of the National Pensioners Convention.

Shortly before he stood down from the NPC NI, Ivan wrote the organisation's manifesto for the next Northern Ireland election. Its six key demands are to:

- Extend the Warm Home Discount Scheme to Northern Ireland

- Legislate to prevent age discrimination on grounds of goods and services
- Improve care in the community
- Retain the triple-lock for uprating the state pension
- Ensure the Smartpass continues
- Make the recent Enhanced Winter Payment permanent.

New legal offer

Following helpful discussions with Northern Ireland legal firm McCartan Turkington Breen, the CSPA NI launched a new legal offer at its AGM. This will allow members to get a free will, a free initial 20/30-minute telephone call on legal matters, and discounted rates on power of attorneys or estate planning. Full details are on the national CSPA and the CSPA NI websites.

Specsavers deal

The CSPA NI/Specsavers deal has proved highly popular. The scheme allows members to request a £20 Specsavers voucher for use in the £99 and above range. The voucher can be ordered by members for themselves, family and friends. Since the scheme launched in December 2022, 82 vouchers have been issued, saving members £1,640.

First ever newsletter

The branch issued a very informative four-page colour newsletter to all members in April. This led to a number of complimentary comments from members. Thanks go to website manager Amy Lilley for her work in formatting the articles into a well laid out structure and to *The Pensioner* publisher Square7, which printed and distributed the newsletter directly to members.



Lifeboats

'I'LL BE THERE TO HELP PROTECT LIFEBOAT VOLUNTEERS AT SEA. WILL YOU?'



Chris Huxley – proudly leaving a gift in his Will to the RNLI

'It was horrendous. For 2 days and 2 nights we were at the mercy of the sea. I was with four friends, sailing from England to France. We were all seasick. Seasick and frightened.

'We never forgot the relief we felt when the brave Newhaven lifeboat crew came to the rescue. It all happened 50 years ago – and the lifeboat volunteers are still on a mission to save every one today.

By leaving a gift in my Will, I'm helping to ensure they'll be there tomorrow, with the kit and training they need to save lives and come home safely.

'I'll be there, right beside the crew when lives are on the line. And you can be there too.'

6 in 10 lifeboat launches are only possible thanks to gifts in Wills. RNLI volunteers rely on people like you and Chris to keep them safe. When we receive your gift, your name will be added to the side of a lifeboat, so you'll be by their side on every launch.

Three easy ways to request your free RNLI Gifts in Wills Guide:

1. **Return** the attached form below
2. **Visit** RNLI.org/Pensioner
3. **Call** 0300 300 0062

Photos: RNLI/Nigel Millard, Lynda Huxley



To receive a free, no-obligation Gifts in Wills Guide, fill in the form below and send to:
'Freepost RNLI WILLS' (no stamp or other address details required)

LPA/UK/CL/0423

Title: _____ Full Name: _____

Address: _____

Post code: _____ Phone: _____

Email: _____

Privacy Notice: We will always store your personal details securely, and they will only be used by the RNLI, RNLI Shop and RNLI College. Your data may also be used for analysis purposes, to help us provide the best service possible. We will only allow your information to be used by suppliers working on our behalf and we'll only share it if required to do so by law. For full details see our Privacy Policy at RNLI.org/PrivacyPolicy or contact our Supporter Experience Team on 0300 300 9918.

Keep in touch

Your support saves lives, and we look forward to keeping in touch with you by post and phone, sharing our news, activities and appeals.

Would you like to receive our emails and text messages too?

- Yes, I'm happy to hear from you by email
- Yes, I'm happy to hear from you by text

Even if you have received our communications in the past, we'll make sure we honour the preferences you express here.

If you would rather not hear from us, or would like to change how we contact you, please get in touch. Just visit RNLI.org/preferences or call 0300 300 9918.

ABZLGA056

The Royal National Lifeboat Institution (RNLI), a charity registered in England and Wales (209603), Scotland (SC037736), the Republic of Ireland (CHY 2678 and 20003326), the Bailiwick of Jersey (14), the Isle of Man (1308 and 006329F), the Bailiwick of Guernsey and Alderney, of West Quay Road, Poole, Dorset, BH15 1HZ.



Triple-lock implications

While the government broke its election manifesto to ensure the state pension was increased by the triple-lock in 2022, sustained pressure by the CSPA and other pensioner organisations forced the government to restate the triple-lock for the 2023 pension rises.

A similar commitment was given for the civil service pension rise for Great British civil service pensioners in March.

As the legislation in NI is different, similar lobbying of Civil Service Pensions Branch had to be undertaken and we were delighted when it was confirmed that Northern Ireland civil service pensions would increase by 10.1% from early April.

Meeting Civil Service Pensions

Following a request from CSPA NI, a meeting took place in early April with senior representatives of Civil Service Pensions (CSP) at its head office, Waterside House, Londonderry.

The items discussed included the

overpayments issue (see below), the McCloud judgement, online access, annual benefit statements and the implications of the Goodwin judgement.

CSP notified CSPA NI in February that there had been more than 60 major overpayments. Not only did this mean that civil service pensioners would be expected to repay the overpayments but also that they would be placed on a newly calculated and lower pension than they had been receiving.

The CSPA had sought that the overpayments be written off or if they had to be repaid then every single case needed to be looked at individually, taking into account the level of overpayment and the direct impact on the pensioner.

Similar approaches were made

A case for writing off pensions overpayments was made and accepted

to CSP by unions and some political representatives. We were delighted to learn in April that following our representations and that of others, a case for the writing off of the overpayments had been made to the Permanent Secretary, who had accepted the recommendation.

This was some easement to the distress that many of the affected pensioners had been facing.

Annual report

The annual report, covering the period between the postponed 2022 AGM, which finally took place in October, and the 2023 AGM, which took place in April, was presented to and adopted at the CSPA NI AGM on 18 April.

70th anniversary banners

Two drop-down banners commemorating the 70th anniversary of the creation of a pensioners organisation in Northern Ireland were launched at the CSPA NI AGM in April.

ENGLISH REGIONS: WESSEX

Bournemouth and District

We continue to meet in the lounge of St Mark's church, Talbot village, Bournemouth, a pleasant venue with excellent facilities, including good disabled access and toilets.

We have a varied programme, including return talks from popular speakers such as Kevin Patience on Rolls Royce and the Silver Lady and Sandra Simmonds on 'A day in Iran as a housewife'.

There will be another annual lunch in December. Details will be in our newsletters. We'd love you to come, especially if you haven't been before.

We meet on the fourth Tuesday in the month except for in August and December from 10.45am to 12.30pm. Refreshments are provided and we charge £4 to cover costs.

There is plenty of free parking at the church and a bus stop nearby. The public can use any university bus.

Secretary: Liz Malin Tel: 01929 472441, 07534 438717 Email: lizmalin1@gmail.com



STERLING IMAGES / SHUTTERSTOCK.COM

Isle of Wight

The Isle of Wight at the moment is just one parliamentary constituency. And even when it becomes two soon, it will remain the smallest area and population to support a CSPA local group, with a history going back 40 years.

After Covid, we are back to Wednesday quarterly meetings at the Riverside Centre in Newport, starting at 11.15am (coffee from 11am). The next three meeting dates are: 21 June, 13 September and 13 December. In June we have a double bill - completing our AGM business and a

discussion led by John Eldridge of the Blue Lamp Trust on Personal Safety. September will include consideration of the national AGM agenda and in December Tony Hall, our regional NEC member, will bring an update on current affairs.

Our plans for 2024 will include a return visit from IW Healthwatch to lead a discussion on the many changes in our local health service.
Secretary: Ted Berrow, 13 Wroxall Close, Northwood PO31 8AQ Tel: 01983 242029



IAN_STEWART / SHUTTERSTOCK.COM

SOUTHERN

Worthing & District

Since the last report, we have had several brilliant speakers, including the much anticipated Worthing Museum Curator.

By the time this goes to print, we should have hosted a representative from the Dogs Trust at Shoreham-by-Sea, complete with dog.

Coming up is our old Police friend Jo Banks, who was an Inspector when she first spoke to us and is now a Detective Chief Superintendent. She is currently Director Service Transformation, which she will be telling us about on 30 June.

On 14 July we are having an outing to the Denbies vineyard and Box Hill. On 18 August we are gathering for tea at Highdowns, then back indoors on 29 September to hear first-hand experiences from an ex-Lifeboatman.

On 27 October we are in for a treat with stories from inside No 10, and 24 November sees a return visit from Worthing First Responders, who will give a refresher first aid session.

Our membership secretary has been pushing a recruitment drive in local magazines, which has generated some interest and so far two new group members. We are obviously hoping for more.

Our talented artist member Trevor Andrews continues to produce two brilliant original cartoons plus a water colour from his portfolio every week. Trevor has published a book of his cartoons, *Smile with Andrews*, which is

available on Amazon.

We meet on the last Friday of most months in the Durrington Community Centre and warmly welcome new members or one-off visitors, who would just pay a £3 attendance fee.

General queries can be sent to the chairman below or on membership call Marion Tarbuck on 07904 714184 or email marion.tarbuck@gmail.com.

**Chairman: Frank Jones,
19 Saltings Way, Upper Beeding,
West Sussex BN44 3JH
Tel: 07500 478097
Email: francisjgjones@hotmail.com**

Eastbourne & District

We meet on the last Tuesday of each month at the Lansdowne Hotel, Eastbourne. We start at 10.30am to discuss group circulars and current affairs and have refreshments. Our January meeting was followed by a very enjoyable lunch at the hotel.

Our AGM was held there on 27 April and all 157 members were invited. Of course, most couldn't come but we were pleased to see two who had not previously attended. The existing committee members were re-elected but, like other groups, we would really like some fresh blood!

We also invite members who come to Eastbourne for holidays to join us in our seafront venue. We would be very pleased to welcome you.

**Secretary: Winefride Bolton
Tel: 07806 713804**

GREATER LONDON

Hillingdon

Since our last report the group has made steady progress in maintaining the interest of its members. On average, 12 attendees hear speakers or contribute to lively meetings once a month.

Last autumn commenced with our anniversary dinner at the Barn Hotel Ruislip, with 17 members and guests. Once again a very enjoyable event organised by our social secretary.

For October we had an open meeting with a number of relevant topics discussed and consideration given to circulars from HQ.

We had an interesting and amusing illustrated talk at the December meeting by a recently joined member. He related his experiences in Cambodia shortly after the fall of the Pol Pot regime in helping to set up a UN-funded and organised general election, which was quite a challenge.

In December we considered the AGM motion to do away with groups in favour of a regional structure. This was not well received and our views have been conveyed to our regional secretary. A possible amalgamation with an adjoining group that appears to be floundering was given a positive reception.

The need to ensure those without contact to the outside world via the internet, for whatever reason – and there are many – was strongly supported.

The problems caused by BT's change from analogue to wifi phone system was also considered with concern.

Twelve members in early January considered in detail CSPA campaigns, pensions both new and old and the widening financial gap between them.

The group held its winter lunch again at the Barn Hotel, which was well supported by members and guests.

Speakers for forthcoming meetings were considered, including a chocolatier for February. This was followed in March by a brief introductory talk by a local representative of Age UK, drawing

**The plan to do away
with the group structure
was not well received**

attention to benefits and assistance for older persons with help if needed from Age UK.

For the future, we have a member's son talking about his career in the graphic industry, an annual update from our regional secretary, another talk from a senior member of the Council cabinet, a possible talk by Trading Standards, and the Commonwealth War Graves Commission coming in June. We have an interesting and busy few months ahead.

Chairman: John Echlin, 1 Brentford Close, Yeading UB4 9QG
Tel: 0208 842 0324

Twickenham and District

We meet on the second Friday of selected months in the Parish Hall of St Mary and St Alban, Langham Road, Teddington, from 11am to 1.30pm. 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 will be on Friday 9 June. 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 whether group members or not.

Meeting dates for the rest of this year are as follows: Friday 8 September and Friday 8 December.

Secretary: Mr R Monk, 40 Park House Gardens, Twickenham TW1 2DE
Tel: 020 8288 1910
Email: mrbobmonk@yahoo.co.uk



Plymouth water front



SOUTH WEST

Bath & District

We have a members meeting on the third Tuesday of every month except July and August, and in December we have a Christmas Lunch.

Since the closure of Argyle Hall, our meetings have been at The Hare and Hounds, Lansdown Road between 2.30pm and 4pm. There's a park and ride bus service (31) from Milsom Street. Our AGM took place in March.

We regularly invite contributions to our quarterly newsletter – jokes, poems, old photos of people and places, anecdotes or items of interest to those who like to look back on life in the civil service. The meeting is our forum for exchange of news, ideas and opinions, which assists Alliance policy. We welcome all members.

The closure of the Argyle Hall means the Hare and Hounds provides a less accessible venue for some. We would be prepared to consider Zoom meetings. For those interested, please let me have your email addresses. This will provide an alternative to physical meetings and enable me to provide updates of ongoing CSPA news from CSPA publications, including our newsletter.

Chairman: Alf Riley, 22 Flowers Yard Chippenham SN15 3BN
Tel: 01249 463629
Email: rly347@aol.com

Plymouth & District

Welcome to the latest epistle from the West Country. Hope you all are enjoying the warmer weather.

The group meet on the second Tuesday of alternate months, at the Raffles Club, Ermington Terrace, Mutley Plain, Plymouth, starting at 11.15am. However, a shortage of attendees is threatening the existence of the group, as our meeting place cannot continue to support us unless numbers increase.

At our last meeting only five turned up. We appreciate members become ill at short notice, or have other problems, but if we do not get an increase in the number attending, we will have to close. If the group does close, we will have no say in the way the Alliance operates or to vote on matters that affect us all, so it is in all our interests to keep the group going.

Please do come along, and enjoy a coffee or a pie and a pint. Raffles does an excellent lunch at very reasonable prices. Our upcoming meetings are 11 July, 12 September and 14 November and we are aiming to have our Christmas dinner on 12 December. Please support the group.

Secretary: Geoff Ferguson, 4, Mount Pleasant, Back Road, Calstock, Cornwall PL18 9QL
Email: geoff.ferguson47@gmail.com



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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)

TRAVEL INSURANCE SCHEME

My husband aged 80 and myself aged 79 are totally disgusted with the new travel insurance company you have organised to replace the original, which I know has now ceased providing cover for CSPA members. We have had travel insurance through the old company for many years without a problem.

Our travel insurance with this company expired 1 October 2022. About a month ago I telephoned CSIS for a quote as we are visiting the United States this year. I was asked all the relevant questions about our health etc. Although we both have some medical conditions, I answered all the questions and after a long time, was told they couldn't cover us.

Both our conditions are well controlled by medication. My husband goes to the gym three or four times a week and volunteers for a full day every week at Riding for the Disabled. Usually, this involves a total of five or six hours walking.

I am also very active in the community visiting people, dancing and organising outings for the Royal British Legion. We are certainly fit enough to travel.

In your magazine it states that if CSIS cannot insure you, they will give details of a service that may be able to find a specialist operator. This was not provided.

We now have an annual worldwide travel insurance with a company that is half the price of SAGA, Staysure etc. This covers everything.

We shall certainly be advertising the fact that members should shop around other than deal with CSIS as we have spoken to other members who have also found much cheaper insurance elsewhere.

Mary Baker, Sandy, Bedfordshire

PREMIUMS SHOCK

I tried the CSPA members section of CSIS travel insurance when my current insurer Staysure recently removed my cover for all pre-existing conditions after I advised them of a routine cardiology consultation that resulted in me awaiting

an appointment for an angiogram. This is apparently classed as 'awaiting tests' and thus considered a high risk, even though it is pretty routine these days.

I had three holidays booked and thought I'd try CSIS. Based on the screening, they were unable to provide 12 months' multi-trip cover and had to provide separate quotes for each holiday.

I was staggered at the premiums based upon the cancellation cover of £1,000 or £3,000.

- 1) A week in Marbella premium £574 (now cancelled so lost almost £600 on flights)
- 2) A 12-day cruise around the UK, a reasonably acceptable £297
- 3) 11 days Cyprus £925... the jury is out.

I think CSIS must use an underwriter comparison website as some of the quotes were similar to searches I had made. I thought there would be more favourable rates, but I guess we have lost the benefits we used to enjoy, which is certainly causing our travel plans to be curtailed.

Brian Wood, Reading



VALUE OF THE CSPA

I have been following in *The Pensioner*, with interest, the travel insurance saga. This has not been pleasant viewing, either for the members or for the CSPA.

However, I hope that David Fisher will review the position he took up in his letter in the last issue – namely, to consider carefully whether to renew his membership in the light of the developments on this front.

The CSPA is far more than a travel insurance agent, as evidenced by Lisa Ray's formidable review in the same issue of the areas in which CSPA is campaigning on our behalf.

I for one believe that my subscription is money well spent. One of the best investments I have ever made!

Stephen Wells, Biddenden, Kent

General secretary Lisa Ray replies:

It is great to see that members like Stephen are aware of the hard work we do on their behalf. The function of the CSPA is first and foremost 'protecting what you have earned'. This meets the primary rules under which we operate – 'maintaining and improving the purchasing power of pensions' and 'to promote the economic and social well-being of pensioners'.

We understand some join us primarily for the benefit of travel insurance. Unfortunately, not all policies will be appropriate in a market that has changed in the wake of the Covid-19 pandemic.

This will be disappointing for some, but we hope members gain some satisfaction that their valued subscriptions go towards our vital work campaigning to protect the interests of people like them, including on the triple-lock on the state pension and CPI increases in civil service pensions.

Support from members also means we can work with like-minded organisations on initiatives such as the Pensioners Manifesto. This means we can efficiently target our lobbying of MPs before the next election, and meet regularly with Cabinet Office, MPs and policymakers to discuss issues that matter to pensioners.

MORE BREXIT VIEWS

I was interested to note your correspondent Tony Lane’s arguments for Brexit in *The Pensioner* Spring edition.

Just to clarify things for Mr Lane, Mairi Gougeon and Ivan McKee are both ministers in the Scottish Government who, obviously, have an interest in the welfare of Scottish farmers. Mr Lane says: “We voted for Brexit for a lower cost of living.” That has worked out well, then, with rocketing food prices and soaring inflation!

Brexit has been an entirely predictable disaster, costing the UK economy billions of pounds.

I am afraid Rishi Sunak gave the game away when he said in relation to the Windsor Agreement that Northern Ireland was in a “unique position” in having privileged access to the UK home market and the EU single market.

His very clear implication is that England, Scotland (which voted overwhelmingly to remain in the EU) and Wales are disadvantaged by not having access to the single market.

In other words, Brexit was a huge mistake and the prime minister clearly recognises this! Time for a reality check!

**Alan Woodcock,
Dundee**

GIVE AND TAKE

On Brexit (Spring issue) there are bound to be reasons for or against just as with any subject. Consider the amount of abuse with modern technology, yet it seems to have become indispensable.

There are problems for countries in the EU and for those who have never joined. Consider Greece on the one hand or Norway and Switzerland on the other.

At the beginning, when the EU was the Common Market, it was not intended to be a political construct, but those running the system decided it would be. The euro common currency may have seemed like a good idea until it went wrong.

The situation in Ukraine has brought additional expense but it has united western countries against a common foe.

Britain has been too ready to sell off its manufacturing

British musicians are champing at the bit [to be] allowed to travel to mainland Europe – but I read the Vienna Radio Symphony Orchestra is facing serious financial cuts.

There is a lot to be said for a country being able to support itself as far as it can, with help being given to farmers, and shops being owned by the people who run them, as this increases the likelihood of responsibility.

Britain has been too ready to sell off its manufacturing. This means someone else takes responsibility of owning it but at the same time takes the profits and decides whether or not to get rid of the workforce.

Although it is a good idea for foreign companies to invest in British industry, it is also important for employees to have shares in the businesses they work for. The world is suffering from increasing wars, environmental disasters and virus problems.

As a result, many people are looking for a better life elsewhere, which is affecting more and more of us. This shows why it is important for developed countries to help those who are poor, as well as getting our own house in order and respecting other cultures.

**Thomas E Rookes,
Lincoln**



TRUTH ABOUT NHS HELP

The Spring issue of *The Pensioner* referred to the fact that travel and accommodation for medical appointments outside patients’ localities can be paid by the NHS.

I contacted the Dorset Customer Care Team, and examined the NHS Business Service Authority website on this issue. I received immediate and sympathetic response to my enquiry from the local care team; I understand steps are being taken to regenerate interest and knowledge of potential assistance being available. But the mention in *The Pensioner* unwittingly traps one into trying

to establish what is ‘out of area’, such as whether one is referring to a town or county boundary. In a large county or city, distances to access a number of services might be in excess of 50 miles away from one’s local surgery or hospital, which may be a couple of miles down the road.

Such discussion is misleading. The NHS Booklet HC11 (obtainable from the NHSBSA) is far more to the point: “If you have made an extra journey to receive NHS care after being referred by a doctor (GP or hospital doctor) ophthalmic practitioner or dentist if you: (a variety of financial considerations follow).”

I suggest this broader definition is

more relevant following the decision to concentrate specialist services on sites often some distance away from one’s customary source of care – Dorchester consultants referring to Southampton (heart), Salisbury (spine), say. The financial restrictions are quite demanding. One hopes not many of us find ourselves in a position to claim the assistance.

Peter Bryant, Dorchester

The discussion traps one into trying to establish what is ‘out of area’

AGAINST SELF-CHECKOUTS

I found the article 'How to thrive and not just survive' in the Spring issue of *The Pensioner* interesting but also somewhat concerning.

The International Centre for Longevity UK (ILC) has a vision for ageing but the research project to help the retail sector understand healthy ageing seems to have missed a very important issue affecting so many shoppers.

The proliferation of self-checkouts in supermarkets and chain stores is most unwelcome and unhelpful to so many customers whose shopping is thus made less easy.

I've lost count of the number of times my wife and I have seen a queue at the staffed checkout/cashier positions, while the increasing number of self-checkout machines are not fully utilised – with one or two members of staff on hand to assist people (and not only the older ones).

I realise that shop owners always seek to minimise costs and maximise profits, but self-checkouts don't make shopping easier for most people. Indeed, they are contrary to our "habits throughout our lives", as recommended in the same article.

Cliff Baker, Barnsley



PARALLEL UNIVERSE

There are parallel universes that meet occasionally, and each is confused by the other. My universe is one in which I look at the cost of something and decide whether I can, or cannot, afford it.

Grant Shapps is an example of someone living in a parallel universe. He has a range of identities for business purposes. He criticises public sector strikes because they inconvenience people. He overlooks the fact that the people he criticises now are those who worked throughout the pandemic. There weren't many doctors, nurses, transport workers or ambulance staff working from home. In 2020 we stood on doorsteps to recognise their importance. How have they become 'the enemy within'?

Rishi Sunak appointed Lee Anderson as Deputy Chairman of the Conservative Party. He is the 'voice of common sense', addressing the concerns of red wall Conservative

I understand that if I can't afford to buy it, I can't have it

voters. He thinks people, including nurses, are using food banks because they can't budget properly.

I don't think nurses incurred large student debts, studied to degree level, so they could look forward to food banks and relying on the kindness of strangers.

Is Lee Anderson giving budgeting advice to Boris Johnson? If anyone needs such advice it is him. Financially, Johnson is doing OK; his speeches earn a lot of money, he owns a house in London and is buying another property, which was on the market for about £4 million.

It will be interesting to see how long this lifestyle can be sustained. Surely even very rich friends develop compassion fatigue?

I would like a distant relative who can arrange a loan of £800,000; friends with overseas villas to provide holiday accommodation; and friends who are willing to pay for my home to be redecorated. My aspirations are moderate; I don't buy wallpaper for £840 a roll.

I understand that if I can't afford to buy it, I can't have it. It isn't complicated. Perhaps Mr Anderson needs to explain that to Mr Johnson.

Maxine Leyland, Croydon Group

SIZE OF NEW STAMPS

By chance, I was reading a letter (Spring 2023) about redeeming non-barcoded stamps, just after I had received my own replacement

barcoded stamps – about £180 worth.

I had posted them in a letter box about 10 days previously and was therefore impressed by the speed and professionalism with which my returned

stamps had been dealt with! My only complaint is with the size of the new stamps – which do not fit into the container I have used for them.

Sally Phillips, London

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Helpdesk

BC Technologies' **Grant Emery** has some invaluable advice on how to tailor your cursor, screen light and screen text size to your needs



When using your computer, have you ever tried to read an interesting article or received a message from your bank and found the small text quite hard to read? Have you struggled to find the cursor at a moment's notice? Have the blinding whites of apps on your screen been giving you annoying migraines? Well, I have the solution for you: Windows accessibility settings.

Windows has a multitude of different accessibility settings that make it a whole lot easier for you to use your computer and tailor it to your needs.

Text size

Adjusting text size on your display is an effective way to reduce eye strain and make those long stretches on your device more comfortable, especially if you are visually impaired.

To change the size of text on your computer, open the start menu on your computer by clicking on the Windows logo at the bottom of your screen (within your taskbar) and find the icon for Settings, which should look like a cog.

If you cannot find it, there should be a little search bar next to the Windows icon in the taskbar, which you can use – click on the search bar and type the word 'settings'.

Once you find the icon for Settings, give it a click or two and it should open the settings window. In here we will be looking for either Accessibility or Ease of Access, depending on whether you use Windows 11 or Windows 10 respectively. Once you've found it, click on it and you should be presented with a few options.

If you are using Windows 11, you should see an option for text size at the top of the menu. If you click on that, you will be presented with the text size options.

If you are using Windows 10, you should

be brought to the text size settings once you click on Ease of Access. In the text size options, you should see a scroll bar to change the size of the text. You can slide this either left or right to make the text on your computer smaller or larger.

Size and colour of cursor

Using these Accessibility and Ease of Access settings, we can also adjust the size of the mouse cursor. I cannot tell you how many times I have lost my mouse cursor and have had to frantically move and shake my mouse to find it again.

In order to change the size, again, it can vary a little between Windows 11 and Windows 10.

For Windows 11, go back to the Accessibility menu by clicking Accessibility at the top of the settings window. Then find the option for 'Mouse pointer and touch' and give it a click.

For Windows 10, in the Ease of Access menu you should see a section to the left of the window showing all the available settings.

There you should see 'Mouse pointer' – click on that.

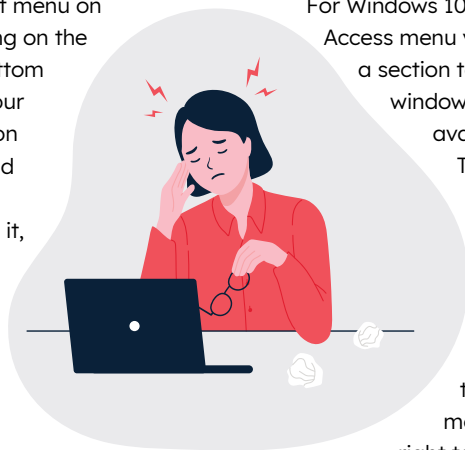
There will be a similar scroll bar to the one for text size. You can move this left and right to make the mouse cursor smaller or larger.

Within these settings, you can also change the colour of the cursor.

Blue light filter

Another thing I do to make my computer easier for me to use is activate a setting within Windows called a Blue Light Filter.

This feature will filter out some of the blue light displayed by your computer screen. Studies have shown that excessive blue light from our screens is straining our eyes, leading to headaches and making it



Free computer support

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hard to use your computer for extended periods of time.

In Windows, this feature is called Night Light and is easy to access. On Windows 11, click on the small computer monitor/wifi symbol and the speaker icon in the bottom right corner of your screen to open a small tab with some easy-to-access settings. You should see an option for Night Light.

On Windows 10, click on the square-looking speech box in the bottom right corner of your screen to open a tab that will show all your notifications and some settings at the bottom. You should see some settings you can access, look for the Night Light option and give it a click to activate the feature.

Closed Captions

For those who are hard of hearing, you may have used the Closed Captions feature on YouTube. Closed Captions generates subtitles from the audio of the video you are watching so you don't miss a word of what's being said.

Windows 11 takes this a step further with a feature called Live Captions. Live Captions can generate subtitles of any audio being played on your computer.

This is displayed through a horizontal black bar on the top of the screen, where the subtitles will generate as the audio plays. While there is room for error for some types of audio, the subtitles were highly accurate when we tested.

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Something else that annoys me...

Chris Proctor wants his cheese left alone and his coffee unsullied by syrup

I feel a close bond with Mr Wallace, a cartoon character whose canine companion, Gromit, shares his attraction for Wensleydale cheese. I sometimes daydream about the three of us lolling in deckchairs chinwagging about the Dales and consuming truckles of this supple and crumbly delight.

Wensleydale is to cheese what Hoovers are to vacuum cleaners; what knees are to bees. It is preeminent in its field. Accompanied by Yorkshire Barm Brack, it achieves levels of gastronomic accomplishment unsurpassed since the invention of Canette de la Dombes à l'orange or shepherd's pie.

So, here we have perfection on a plate. Do we sit back and savour? We do not. Some interfering nosey-parking meddler has to ruin the entire experience by shoving red pellets into the cheese. Cranberries, in fact; noted for their use in urinary tract infection. They look like crimson tinted rabbit residue. And there is no point in them. Everything was all right before they showed up.

Same thing if you decided to have a cup of coffee. "I'd like a coffee," I'd say. "Anything in it?" Yes, coffee. And if there's space in the cup, more coffee.

The person standing behind the counter is apparently a barrister, which pleases me. I prefer thinking of them dishing out warm drinks rather than lording it round courtrooms. Although it may be 'barista'.

So, what are they offering to stick into my perfectly adequate coffee? Syrups with the flavour of raspberry, toffee, peppermint, vanilla, hazelnut and cinnamon. I am incensed. It is well known that syrup is something your granny put in

cakes, like raisins. If they get away with syrup, they'll be wanting to hurl self-raising flour into your beverage next.

Not to mention Marmite. Do you like Marmite? Yes. Very good. Tuck in. Oh, Chef has a few extras that might interest you. He could shove in crunchy peanut, chilli and truffle. What is the matter with them? I want Marmite. Not Marmite plus any old garbage left-overs they happen to have in the kitchen.

Why can't they leave things alone without fiddling? Even bread. Some of the things they stuff into your loaf are ludicrous. They take a perfectly serviceable loaf and ram bananas and pecan into it. A baker down the road, clearly disturbed, has taken to wedging courgette and cheddar cheese in when no-one is looking.

And don't get me started about red onion, gruyère and rosemary fougasse. The latest is stout and apple wheaten bread.

Look, if I'm peckish I can have a sandwich and take a few bites out of an apple on my way to the Bull, where a pint of porter awaits. I don't need someone to poke all these things into a single sitting. I just want bread, then I can make up my own

mind. If I happen to want a cracked black pepper and fig sandwich (and I can't see it) I'll make one.

What's wrong with things being simple? I used to nip to the pub for a pint. Dead easy. Now even a pint has all manner of other things thrust into it. There's a pub near me that sells beers that are strawberry and grapefruit flavoured. There's a banana bread pale ale and a tangerine porter. Why?

Not to mention them tampering with the name of the boozer. In the past five years my local has been the Duke, the Silver Bar and O'Flaherty's. I used to say: "See you in the Duke" and all the world could point you in the right direction. Now I don't know where I am.

All right, one more and I'll stop. Bird seed. Do you know, you can get bird seed in "a selection of yummy flavours, including peanut, sunflower and berry". Or wheat-free with suet. That bird peanuts have been tested for, or possibly against, aflatoxin, what's the point?

Can you imagine some grubby pigeon discussing the subtleties of flavour with its fellow vermin? "I strongly recommend visiting number 49. The seed on offer has a subtle bouquet of blackcurrant with a light hint of piquant acidity that I find pleasurable to the beak."

No. Like me, birds want grub. I want it left alone. Stop fiddling. ☹



Some of the things they stuff into your loaf are ludicrous. They take a perfectly serviceable loaf and ram bananas and pecan into it

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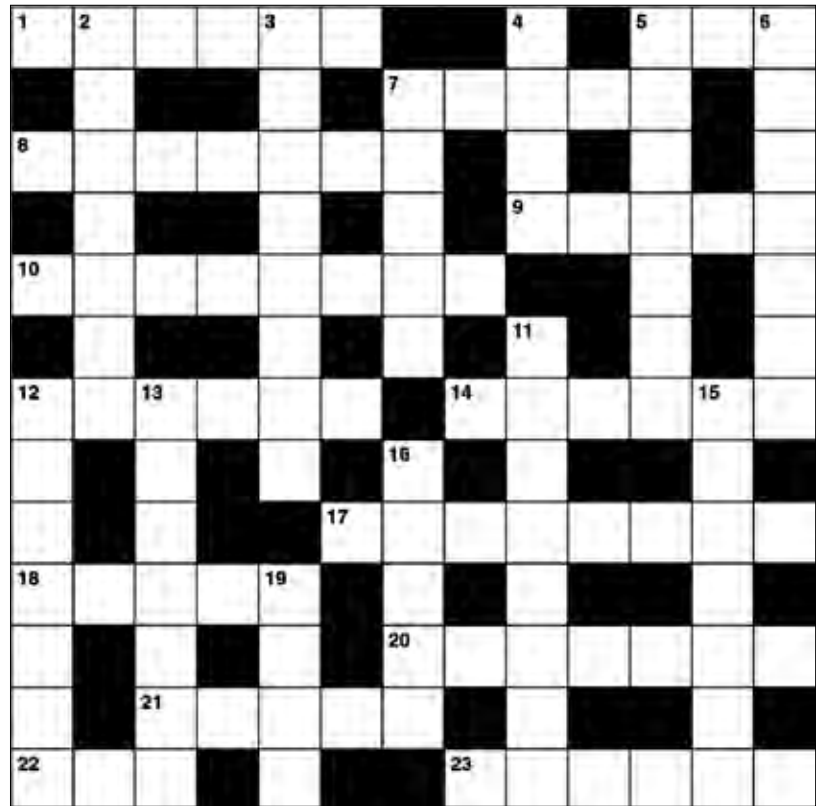


Across

- 1 Greek island in the Ionian Sea (6)
- 5 Norwegian synth-pop band (1-2)
- 7 ___ Garson: actress who received seven Oscar nominations (5)
- 8 Knights ___ : military order that fought in the Crusades (7)
- 9 Snow leopard (5)
- 10 Official currency of China (8)
- 12 Island in the South Pacific (6)
- 14 Orson ___ : US director and actor (6)
- 17 City on the Volga in the Golden Ring of Russia (8)
- 18 Nick ___ : US actor whose career has spanned over five decades (5)
- 20 Harry ___ : famous escapologist (7)
- 21 Indian side dish containing cucumber in yoghurt (5)
- 22 Plant whose Latin name is Hedera (3)
- 23 One of the three Gorgons (6)

Down

- 2 ___ May: former Prime Minister (7)
- 3 Third largest moon of the Solar System (8)
- 4 Lily variety with trumpet shaped flowers (4)
- 5 Castle and home of the Dukes of Norfolk (7)
- 6 Hydrocarbons such as ethene and propene (7)
- 7 Diving water bird (5)
- 11 ___ Jekyll: famous garden designer (8)
- 12 Tidal wave (7)
- 13 ___ Clinton: former US Secretary of State (7)
- 15 Noel ___ : TV presenter who hosted *Deal or No Deal* (7)
- 16 P. W. ___ : last prime minister of South Africa (5)
- 19 ___ ten Hag: Manchester United manager (4)



Entries that are not complete will not be accepted into the draw.
Closing date: **28 July 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 **John Steen, Co Down, Ireland**

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

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