

# the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

Introducing the CSPA's  
new General Secretary,  
Sally Tsoukaris

What's being done to cut  
down on the negative  
stereotyping of older people

How the u3a is using  
adventure to transform  
later lives for the better

## Next generation power

How to prepare for a dynamic new energy pricing system



Fred.Olsen Cruise Lines

CSPA5 Members  
discount up to 10%

Sail the world a different way

# THE OLSEN WAY



AWARD-WINNING

IMAGINATIVE  
& UNUSUAL  
ITINERARIES

DIFFERENT EACH YEAR

We plan our cruises differently. Our team of Journey Planners change our itineraries every year – unlike some other cruise lines who always sail the same routes. We arrive at the perfect time to watch the fascinating bird migration cross the Straits of Gibraltar or witness the Perseid meteor shower in the Azores, one of the most dramatic events to take place in the night sky. We also put as much time into planning scenic cruising on every sailing as we do in choosing the destinations themselves.

PLEASE CALL 0800 0355 108  
QUOTING CODE CSPA5

T&Cs: All bookings are subject to Fred. Olsen's (FOCL) standard terms & conditions, available on our website & on request. All prices quoted under the members discount offer are exclusive to qualifying members & their travelling companions only, additional T&Cs apply, please visit [fredolsencruises.com/affinity/cspa](https://fredolsencruises.com/affinity/cspa). Offer ends 31/12/23.

## Welcome



Welcome to your autumn edition of *The Pensioner*. As the days grow shorter, there is also a newness to the year, with the new academic year and political party conferences taking place ahead of the general election.

The CSPA, along with partner organisations, will be pressing for a better deal for older people from politicians. Later this autumn we will be taking that campaign to the heart of Parliament with a reception to launch the latest Pensioners' Manifesto and to call for a Commissioner for Older People.

Also this autumn, the issue of heating costs will be a worry for many. In this edition, Barrie Clement (page 22) looks at how you can prepare for a scheme that over the next few years will offer a chance to pay different rates for electricity according to when you use it.

We also have a piece by Jenny Sims (page 25) looking at the language of ageing and how some cosmetics companies are rethinking their selling points. David Hencke reports on a civil service pension swindle (page 7) and Executive Council member Tony McMullan takes our Q&A (page 27).

Additionally, there are our regulars – branch reports, helpdesk, parliamentary round-up and letters.

I hope you enjoy the magazine.

*Christie*

### NEWS ROUND-UP 4

Latest developments, plus a return to the NPC conference in Blackpool, and the lost pensions of the UKAEA

### GENERAL SECRETARY 8

An introductory article from the CSPA's new leader, Sally Tsoukaris

### PARLIAMENTARY SYNOPSIS 13

A round-up of recent discussions in the UK's four parliaments

### DEPUTY GENERAL SECRETARY 20

David Luxton looks at the challenges ahead as autumn closes in

### ENERGY 22

What a new pricing system will mean for older people

### AGEISM 25

Are there signs of change to overcome ageist assumptions in society?

### Q&A 27

Northern Ireland Branch secretary Tony McMullan answers the questions



### U3A 29

Going outside your comfort zone with the u3a

### CONNECT 31

Is the run-up to the 2024 general election a 1970s throwback?

### PENSIONS COMPARED 33

Chris Haswell explains the differences between the old and new schemes

### LIFEBOAT FUND 34

Two big events for the fundraiser

### GROUP AND BRANCH NEWS 37

A look at activities over the summer

### LETTERS TO THE EDITOR 44

A selection of views and feedback

### CONTACT US 49

### HELPDESK 51

BC Technologies on spotting scammers

### CHRIS PROCTOR 53

"I'm a pensioner you know..."

### PRIZE CROSSWORD 54

ISSN - 1360-3132



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

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

**General Secretary: Sally Tsoukaris**  
sally.tsoukaris@cspa.co.uk  
020 8688 8418

**Editor: Christine Buckley**

editor@cspa.co.uk  
020 8688 8418

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

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

**Scotland members please contact Michael Kirby**  
Michael.Kirby@cspa.co.uk  
07969 405263

Freepost RTRX-RKUY-SELT

square  media

**Published by: Square7 Media Ltd**

**Publisher: Gaynor Garton**

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

**Editorial production: Kate Wheal**

**Design and art direction: Charlotte Russell**

Please send branch news and parliamentary reports or any other contributions for the winter edition to the editor by **22 September 2023**. Branches and groups with initials **B, D, F, H, J, L, N, P, R, T, V, X, Z** are invited to contribute – email [editor@cspa.co.uk](mailto:editor@cspa.co.uk) And if you need extra time to submit a report, please email the editor.

# New chief looks to build the CSPA for the future



A qualified architect and former union organiser for Unison is the new General Secretary of the CSPA.

Sally Tsoukaris was appointed General Secretary designate in June as Lisa Ray left to pursue other interests. Sally assumed the role fully in August after a handover period with Deputy General Secretary David Luxton.

Born in Eshowe, South Africa, Sally came to Britain after qualifying as an architect in Johannesburg. She worked in architectural practices for several years.

She also worked as a technician in a school and for seven years was a regional organiser for Unison, involved in member recruitment, organising and campaigning. Sally has worked for the CSPA for more than a year as PA to Lisa Ray and deputy office manager.

She said: "I am hugely appreciative of the opportunity to lead a remarkable team as we build the CSPA's future capacity to

**"The AGM will present a great opportunity to meet CSPA members"**

support members, attract new recruits and campaign to ensure your pensions are protected and issues impacting members are highlighted at every opportunity.

"I am privileged to be working with the support of Executive Council members, and conscious that they represent a truly impressive body of knowledge and experience to be drawn upon for the benefit of the CSPA and its members.

"This year has been a challenging one for us all in lots of ways, but we remain committed to prioritising the needs of members and listening to your concerns.

"The AGM will present a great opportunity to meet CSPA members from around the country face to face, and I am looking forward to it immensely."

Another staff change at CSPA head office is the departure of Nicola Crichton as Policy, Projects and Campaigns Manager after two years in the post.

Staff are being recruited to fill the vacancies created by Sally's move and Nicola's departure. A temporary post of customer relationship manager has been created to manage the CSPA's database.

Sally introduces herself in her first column for *The Pensioner* on page 8.

## Triple-lock to be protected

The Conservatives and Labour have committed to maintaining the triple-lock on state pensions until 2030.

Originally reported in *The Times*, Secretary of State for Work and Pensions Mel Stride said the triple-lock would "almost certainly" be in next year's Conservative manifesto and that there was a "particular duty" to support pensioners who cannot increase their income by working.

As inflation continues to rise, state pensions are likely to rise by 7% next April following the 10.1% rise this year.

However, the Institute for Fiscal Studies has raised concerns that the policy is unsustainable in the long term. This follows a government-ordered review by Baroness Neville-Rolfe, which recommended this year that spending on state pensions, currently 4.8% of GDP, be capped at 6% to ensure "a greater element of fairness in expenditure across generations".

The triple-lock ensures that the basic state pension rises in line with the greater of CPI inflation, average earnings or 2.5%. This year, the basic and new state pensions went up by 10.1%.

The triple-lock was introduced by the coalition government in 2010 in response to concerns at the decline in pension values relative to average earnings since that link was broken in 1980.

## Cost-of-living payment update

Eight million pensioner households will receive a £300 cost-of-living payment later this year. This will be on top of winter fuel payments, which are expected to be made to those who reach the state pension age before 25 September.

The amount paid in winter fuel

payments varies depending on who the person lives with, their age and if they claim any benefits other than a pension. However, the £300 cost-of-living payment is the same for everybody who qualifies.

There isn't yet a date for the cost-of-living payment to be made, but last year payments were made from November.



## Court backs Commissioner challenge to care policy

A High Court judge has quashed the Department of Health's Continuing Healthcare (CHC) policy in a key legal challenge brought by the Commissioner for Older People for Northern Ireland, Eddie Lynch.

The ruling was made in June by Mr Justice Scoffield, who examined the impact and delivery of the 2010 CHC policy and the new policy in 2021.

CHC aims to ensure everyone, irrespective of age or location, receives free healthcare. Healthcare is required by law to be free, so the most acutely ill should not contribute to care home costs if their needs are assessed as primarily healthcare as opposed to social care.

Mr Lynch sought the views of the court on behalf of Robin McMinnis, a 75-year-old quadriplegic with multiple sclerosis and other conditions. He was denied CHC under the 2010 policy, so was self-funding his care in a home.

The policy, Mr Lynch argued, lacked a clear eligibility test, methodology for assessment or sufficient guidance.

In 2021, the Department of Health changed the policy in a way Mr Lynch said was unlawful, unreasonable and eradicated the chance of anybody receiving CHC funding in future.

The change introduced a single

criteria question: can your care needs be met properly in any other setting than a hospital? If the answer is yes, then the person is deemed to be ineligible for CHC.

That means those with acute clinical needs and assets worth more than £23,250 need to pay for continuing healthcare – care that would be free if they were in hospital.

Mr Lynch said the type of care provided by care homes has advanced, with clinical healthcare now delivered by a range of care homes.

The judge determined that the response to Mr McMinnis' application for CHC was "procedurally unfair" when it was refused by the Belfast Health and Social Care Trust.

The failure of the Department of Health to provide guidance on the application of the policy to the trust was also criticised.

The judge ruled Mr McMinnis must be reassessed using a lawful process and guidance from the Department, which must now be issued.

**Eddie Lynch argued the 2021 policy update was unlawful**



## Cohabitation law: pressure for reform

The Women and Equalities Committee has urged the government to reconsider its decision to delay reform to the cohabitation law, after ministers ruled out better legal protection for cohabiting couples until reviews on divorce and weddings law have concluded.

The committee also asked for an update on work to dispel the "common law marriage myth" by which many think cohabitating for long enough provides protections equal to marriage.

The original report cited Later Life Ambitions, which warned that while spouses only needed to provide their marriage certificate to secure entitlement to their spouse's pension, cohabitants must produce evidence of mutual dependency such as joint mortgage or tenancy agreements, joint insurance policies or joint bank accounts.

Former CSPA General Secretary Lisa Ray said about 80% of cohabitants rely on trustees' discretion to secure their partner's pension, and called for greater clarity on pension entitlements.

## Pensioners' Manifesto set for House of Commons

Sir Stephen Timms, chair of the Parliamentary Work and Pensions Committee and Labour MP for East Ham, is supporting the Pensioners' Manifesto.

He will sponsor an event in the House of Commons in November for the CSPA, its partner organisations in Later Life Ambitions and other groups representing older people to launch the manifesto.

It calls for politicians of all parties to back measures to make life easier and more fulfilling for older people – including

ensuring the state pension provides sufficient income, free long-term social care, good local services, free UK-wide travel on all forms of public transport and an increased winter fuel allowance.

The manifesto aims to put pressure on politicians to put the needs of older people at the heart of policymaking. Supporters include the CSPA, the National Pensioners Convention, the National Federation of Occupational Pensioners and the National Association of Retired Police Officers.

## Correction: Annual Report

The Annual Report for 2022, which was sent out with the summer edition of *The Pensioner*, unfortunately failed to list Brian Sturtevant as the CSPA President. Brian, a former Chair and General Secretary of the CSPA, has been the President since the last AGM. To contact Brian, please email [brian.sturtevant@cspa.co.uk](mailto:brian.sturtevant@cspa.co.uk)

# Back to Blackpool

## A CSPA delegation reports back from the National Pensioners Convention

It's been four years since the National Pensioners Convention (NPC) last met in Blackpool, so the resumption of the annual gathering in June was a happy event.

The CSPA delegation of Brian and Sylvia Sturtevant, Andy and Anne Aitchison, Tony Hall and Mike Lawler were joined by Executive Council member Susan Hennah-Barham, who came in her own right as a delegate from NPC Cambridge.

More than 20 experts from outside joined the NPC team to present nine sessions. The convention started with Jan Shortt, NPC General Secretary, saying that in the current climate of rocketing prices, pensioner poverty was a very real problem and there was much work to do.

Robert Palmer from Tax Justice explained the unfairness of the current tax system. Simon Francis from the End Fuel Poverty Coalition explained the desperate need for many sick and elderly people to heat their homes properly. And Jack Jones from the TUC urged working people and pensioners to jointly campaign against raising the pension age again.

### Making life better for all

The two big factors affecting the quality of life for the older generations are income and transport. The NPC has campaigned for improvements in income that are not means-tested, and the calls continue for

improvements in the basic state pension.

As we enter the early run-up to the general election, there is an opportunity to press further for older pensioners to have their payments increased to the new level.

For transport, often local buses are few and far between and there are areas where buses only run on school days and at times to fit in with the school day. One may ask what is the value of a free bus pass if there is no bus!

### Champion for older people

Morgan Vine, head of policy and influencing at Independent Age, said they have joined with more than 100 other organisations to push for a Commissioner for Older People. The voices of carers, women, single people, those from black and minority ethnic backgrounds and those with long-term health issues must be heard, she said.

Chloe Wright, head of external affairs at Age UK, called for a strategic cross-government plan and discounted energy bills for older people. She added that accessing services online was a problem for many older people, particularly in regard to blue parking badges.

Christos Tuton, parliamentary and public affairs officer at Ageing Better, said two million pensioners were in poverty, with little or no joined-up thinking on an ageing

population and a lack of direction on establishing an age-friendly society.

Gavin Edwards, senior national officer for social care at Unison, highlighted the 165,000 vacancies in the care sector in England, which was chronically underfunded by the government.

He spoke about the problems faced by care workers, including not being paid for travel time between clients and not having an occupational sick pay scheme, which makes them feel under pressure to continue working when they are ill. He called for a campaign for a national care system in England with long-term funding from the government.

## Overall, this proved to be a highly successful convention

John Lister, HealthEmergency.org director and Keep Our NHS Public secretary, discussed the problems with privatisation in the care sector and supported scrapping privatisation and reverting to a nationally funded system.

### Will our children ever retire?

This was probably the most entertaining session. Chaired by Brian Sturtevant, the first speaker was Lord Davies, who set up Union Pension Services to advise trade unions, the NPC and the CSPA, and contributes to parliamentary pension debates. He explained the history of the state pension and why it was inadequate to start with and still is.

This was followed by two young Unite representatives, Joe Rollins and Josh Berlyne, who with audience participation, graphs, charts, facts and figures and much humour, showed that inflation is caused by greedy multinationals not underpaid nurses. They also argued that there is no need to increase the state pension age and that we can afford a better state pension now. The session was well received by all.

Overall, this was a highly successful convention. 📍



Andy and Anne Aitchison, Brian and Sylvia Sturtevant, Tony Hall and Mike Lawler

# The great pension swindle

**David Hencke** examines the scandal of lost pensions that came about as a result of the privatisation of the UK Atomic Energy Authority in 1996

Some 3,000 civil service scientists are living in pensioner poverty because of misleading pension advice given to them by the Government Actuary's Department (GAD) 27 years ago.

They were employed by AEA Technology, a subsidiary of the UK Atomic Energy Authority (UKAEA) privatised by John Major's government in 1996. The company that bought the firm went bust in 2012 and the US firm that bought it from the receiver decided its work on commercially exploiting nuclear technology would cease and sacked 3,600 of the 4,000 employees.

What emerged was that employees who thought they had protected their pensions lost hundreds of thousands of pounds and have been unable to get any redress since.

## Legal changes

In June, the Public Accounts Committee (PAC) published a report into the saga and recommended law changes so that in future people can protect their pensions.

At AEA Technology's privatisation, employees were given a month to decide whether to stay with the government scheme or join a new one set up by the company – 90% transferred. Key to this rushed decision was an independent report by the GAD, which told staff the scheme was as good as remaining in the state scheme and might even be better.

What it failed to tell people was that if the company went bust or the pension scheme failed, all the staff would lose the guaranteed protection of their pension savings provided by the government. It would be transferred to the Pension Protection Fund, they would lose all their inflation protection up to 1997, and live for the rest of their lives with only a 2.5% annual increase in their pension.

It has now emerged through a Freedom of Information request from David Roberts – one of those to lose out – that the UKAEA lobbied the GAD to make a move to the new private pension scheme sound more 'persuasive'. In written evidence to the PAC, he said: "The



Harwell Science and Innovation Campus, formerly UKAEA's main site

CC BY-SA 2.0

## Nobody in government has taken overall responsibility for the case

sections that have caused the complaints were significantly changed as the result of a telephone conversation between UKAEA and GAD on 5 November 1996." GAD also failed to risk assess the switch.

### Investigation cut-off

Worse was to follow. Scientists were unable to have their complaint taken up by the Parliamentary Ombudsman, Rob Behrens, because it is outside his legal remit. The Pensions Ombudsman could look into the case, but a 15-year cut-off from when the event happened prevents him from awarding any compensation.

Raising the issue in Parliament got nowhere. Two Conservative MPs, Ed Vaizey (now Baron Vaizey) and David Johnstone tried to get a private members bill through Parliament but the government blocked it. Sir Oliver Letwin proposed an amendment to a new bill strengthening the Parliamentary Ombudsman's powers, but the government never proceeded with it. Sir Steve Webb, Lib Dem pensions minister

in David Cameron's coalition government, would not intervene to change any rules to help the pensioners, saying that if AEA Technology rules were changed it would affect other government services that had been privatised.

The PAC report concluded: "Nobody in government has taken overall responsibility for the case. There has been no independent review because the relevant ombudsman services have said they cannot investigate the information given to members in 1996, clearly highlighting that there are gaps in the routes of appeal people have for complaints about their pensions."

Prospect, the union representing the government scientists affected, told the PAC: "The scale of the losses should not be underestimated. Many members will lose hundreds of thousands of pounds over their retirement. Many are battling the current cost-of-living crisis with an income that is largely frozen in nominal terms. This has had a devastating impact on our members."

For some, the situation was even worse. Since the privatised AEA Technology contracted out of the state pension scheme, they have a reduced state pension on top of a reduced private pension. [P](#)

# General secretary's Report

Sally Tsoukaris



**H**ello and welcome to my first column in *The Pensioner*.

As I write, I am looking forward to assuming the mantle of CSPA General Secretary and by the time you read this I will have begun. I have very big shoes to fill, and salute the tremendous achievements of my predecessor, Lisa Ray, and those of the head office team under her guidance in recent years.

I have been part of the CSPA head office team since last May, but in a very different capacity, so I thought I'd use this opportunity to introduce myself.

Although I don't have a civil service background, I have benefited from time spent working with public sector organisations as clients and employers, and from being in public service myself at different times in my career.

Perhaps most notably, being motivated to help people and address societal and individual unfairness, I spent seven years as a full-time trade union officer for Unison. In doing so, I supported members employed in local government and the related private sector service providers in the Greater London region.

I worked across workplaces varying from civic centres, libraries, schools and colleges, to care homes and environmental services facilities, and this offered many opportunities to learn about the way our public sector operates in practice.

The experience has, I believe, prepared me well for work in support of the interests, aims and objectives of the CSPA and its members.

I grew up in sunny South Africa and trained to be an architect there amid the politically tumultuous 1980s.

As young graduates, my husband and I travelled to Europe to experience first hand the architecturally significant sites we had spent so many years studying at a distance.

On gaining the pre-requisite UK-based experience, we sat the Royal Institute of British Architects examination and gained our professional qualifications.

After some time in smaller architectural practices, I joined Capita Property Services. Over 10 years with Capita, I worked for public sector clients including the Home Office, HM Prison Service, police authorities and NHS trusts.

In response to the needs of a young family, I sought to reduce my work-related travel and other commitments and took up a very different role in a large girls secondary school in Beckenham, south London, where I was a design technology and art technician.

I managed a lively team of specialist technicians to ensure that the teaching staff and students got the best support possible within the limitations of the school's funds and resources.

While there, I joined Unison and became the elected workplace representative for school support staff, as well as becoming a staff governor. From thence to full-time work with the union across all Bromley schools. And the rest, as they say, is history.

As a trade union organiser, I built good working relationships with local

**“I have worked with public sector organisations and been in public service myself”**



**Fort Nongqayi in Eshowe (left), the town where Sally was born, and Johannesburg, where she qualified as an architect**



## “I will be directing my best efforts to continue to campaign effectively on your behalf”

authority heads of HR, chief executives, council leaders and others to best support members through the immense challenges posed by outsourcing and ‘shared service’ TUPE transfers and rolling restructures in response to savage government funding cuts.

I led on pay negotiations in a London local authority that had opted out of the national collective bargaining framework, and in negotiating support staff pay, terms and conditions within multi-academy trusts.

Eventually, I returned to architectural practice and, in my role as a head of operations at architect DSDHA, I was responsible for the day-to-day management of the practice’s administrative staff, the design studio’s facilities, HR and other office systems.

My team and I played a critical role during the Covid pandemic and worked together to respond to and support the business’s continuous operation through enforced homeworking during the lockdowns, and subsequently to ensure that staff could return to the office safely and with the necessary flexibility.

I chose to leave the practice when the opportunity arose to work for the CSPA as deputy office manager and I have enjoyed being part of the busy team at head office ever since.

One might say that a society can be judged by the way it provides for its youngest and oldest citizens. The CSPA has a worthy mission in aiming to “protect what you have earned” and I will be directing my best efforts, supported by the Executive Council and my head office colleagues, to continue to campaign effectively on your behalf.

We have all worked so hard to foster working relationships with the Cabinet Office, My CSP, our Later Life Ambitions and other age sector partner organisations. These are crucial in ensuring that the CSPA is best placed to utilise collective efforts in pursuance of its objectives.



## Annual General Meeting: our priorities

Our Annual General Meeting on 11-12 October is approaching and we are encouraged by the way our groups and branches continue to be active in drawing our attention to the issues of concern to them.

We have received more than 40 motions for debate, across a range of topics, from pensions and related matters to health, social care, public transport, and of course the ever-burning question of digital exclusion in its various forms.

We are appreciative of the efforts of our active members in highlighting different aspects of these important areas of our work for debate at the AGM and look forward to some enlightening and lively discussions.

### CSPA business

We have fewer constitutional amendments to consider this year, after the enormous amount of work undertaken to update the constitution after the AGM last year.

**We have received more than 40 motions for debate across a range of topics**

This year, a number of incoming motions in this category relate to the ongoing challenge of how best to recruit new members and support our active local groups, while offering more opportunities to stay in touch with the growing number of members in areas not currently covered by open groups.

Clearly, more needs to be provided at a regional level, but as each region and branch’s situation is unique, the solution cannot be a ‘one size fits all’ approach.

You can read more about how we are addressing these challenges in the Deputy General Secretary’s article on page 20.

We are pleased to report that we are beginning to see the potential of our new website and membership database being realised, but their implementation has been challenging for our modestly sized team, and the additional workload in recent months has been significant.

We are grateful for the continued patience and support of our members, group committees and branches as we work in the background to provide them with the up-to-date member and mailing lists they need. ▶

Our new systems and processes continue to be improved upon daily, but inevitably we have had a few hiccoughs along the way. Some of this year's motions will give us opportunities to update members on progress made, as well as explore their concerns in this regard.

### Pensions and related matters

We are well aware 2024 is likely to be an election year. Groups submitting motions are seeking to instruct the EC on matters, ranging from the state pension age to maintaining pressure on the main political parties over the triple-lock.

Members have also raised concerns about the Over 80s Age Addition and the Christmas Bonus, which seem sorely in need of review.

### Digital exclusion

Sadly, some of our members and a significant proportion of the older population in general continue to be negatively affected by lack of access to smartphones or the internet. Motions this year cover the increasing reliance of GP surgeries on communicating with patients by text message and links to information online, including the publication of vaccine rollouts and vaccination centre locations.

There are increasing concerns about the extended use of parking payment apps by local authorities

and ongoing issues relating to the dwindling number of high-street banks and insufficient delivery of the promised 'banking hubs' in replacement.

We are all urged to continue to speak out about how the growing reliance on the internet in our daily lives has an unfair impact on the elderly, and to emphasise to all those providing services the need to continue to offer alternative ways of communicating and conducting financial and other transactions.

## The AGM promises great opportunities to debate how the CSPA might use its influence

### Health and social care

Members remain concerned about the woefully inadequate state of our social care systems, and a continued reluctance on the part of government to face up to the dire need for a properly funded national social care framework.

This is particularly urgent, given the need to alleviate pressure on the NHS and provide more effective ways for older people in particular to transition between hospitals and community-based care.

Motions coming to the AGM to debate promise great opportunities to

debate how the CSPA might use its influence optimally to effect positive change in this critical area.

### Transport

Conference will address the continued reduction of local and rural bus services, and the need to play an active part in supporting the National Pensioners Convention's campaign for a National Bus Week and improved bus services. For more on this, use this weblink: [tinyurl.com/yucb39dm](https://tinyurl.com/yucb39dm)

Members will also be bringing to the AGM's attention their concerns about the dangers posed to pedestrians by e-scooters, and asking how we might campaign to make our public places safer.

### General

The rising cost of living has a disproportionate impact on pensioners and others on fixed incomes. Several motions being moved at the AGM will draw our attention to issues such as the widely relied upon practice by utilities, broadband and telephone and other public service providers of increasing their prices by the RPI plus a percentage each year.

We will be challenged to consider how best to highlight the unfair impact this has, especially as pension increases are linked to the lower CPI in many instances.

## Special offer for members not covered by groups or branches

CSPA members have always been able to attend our AGM but at their own cost. As the AGM has been a residential event since 2002, these costs are not insignificant.

The Executive Council has recognised that many of our members are no longer covered by active groups and branches

that can send delegates to the AGM. So we have offered the opportunity for a limited number of members to attend at a subsidised rate of £70 per night. This includes all meals and accommodation in a single ensuite room.

Travel costs are not included, a free shuttle bus service is available from Coventry station to the AGM venue.

Any member not covered by a group

or branch who is interested in attending should contact us on 020 8688 8418 or email [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk).

There is limited availability, but members will be able to vote and participate fully.

The arrangement is for this year only. The EC will review it for future AGMs.

# Update on Pensioners' Manifesto

We are pleased to say that we are now in the final stages of drafting this document, setting out our mutual objectives and campaigning goals, with the help of our adviser, Connect Plus.

The CSPA will be signing up to this, along with our Later Life Ambitions partners the National

Association of Retired Police Officers and the National Federation of Occupational Pensioners.

Following our successful event in support of the campaign for a Commissioner for Older People in England and Scotland in the House of Commons last autumn (pictured), we plan to launch the manifesto at

another parliamentary event this November. Please keep an eye on our website and group newsletters for updates and for advice about how to contact your local MP to invite them to attend the event.



## Staff changes at head office

This summer has been a period of great change for the team at CSPA headquarters. Following Lisa Ray's departure in June, we have also been expressing our appreciation for Nicola Crichton's work in recent years on our policies, projects and digital campaigns, as she also moves on.

David Luxton has worked hard in his capacity as Acting General Secretary in the interim period between Lisa Ray's departure and my appointment as General Secretary, and we are grateful for the role he and others have played in

**Pictured l-r: Nicola Crichton, David Luxton and Chris Haswell**

assisting us through this transition.

We have been recruiting a replacement for my previous role, PA/deputy office manager, as well as for a new CRM database officer, and hope to have new members of the team to introduce to you in the next issue of *The Pensioner*.

We are also going to be recruiting to replace the policy, projects and campaign manager position.

But our new ways of working mean we need to review this important role in seeking to ensure that the team has the right mix of skills and experience to best support CSPA members going forward.

We are pleased to have been able to increase Chris Haswell's part-time

hours as our pensions and personal case manager, as there has been an uptick in the number of members seeking her support and advice in dealing with their pension issues.

We are fortunate to benefit from her substantial expertise, and Chris has been hugely helpful in being the lynchpin in our constructive engagements with the Cabinet Office and pensions administrators.

I would like to express my appreciation for all the commitment demonstrated by the whole of the team through this challenging period of significant change at CSPA headquarters, and I very much look forward to working with all these colleagues to take the CSPA forward.



Embrace a worry-free lifestyle you and your loved ones can enjoy

## Discover award-winning retirement living

When you rightsize and buy an Adlington retirement apartment, purpose built for later life, you also open up new opportunities within a thriving community of like-minded people. With access to a host of fully maintained facilities including a restaurant\*, hair salon\* and landscaped gardens, and an on-site team available 24/7, 365 days a year, you can spend more quality time doing the things you love, free from everyday worries.

Request a brochure and find out more

Call 0800 118 1694 • Visit [adlington.co.uk/PEN](https://adlington.co.uk/PEN)

\*Additional charges apply. See website for details.

### Our locations

#### South Manchester

- Romiley
- Heaton Mersey

#### Yorkshire

- Sheffield
- Menston

#### West Midlands

- Wylde Green

#### Bedfordshire

- Kempston

#### Lancashire

- Lytham

**ADLINGTON**  
— RETIREMENT LIVING —

LIFE WITHOUT COMPROMISE

# Synopsis

A round-up of questions and debates in the UK's parliaments over the summer



## WESTMINSTER

by Joe Frost

### BRITISH NATIONALS ABROAD

Readers will be familiar with this issue, often mentioned in this column, that some overseas pensioners do not receive annual updating in the absence of a statutory requirement.

Rob Roberts asked how many individuals in receipt of state pension outside the UK resided in Commonwealth and non-Commonwealth countries. The answer disclosed that around 465,000 such individuals lived within the Commonwealth and around 688,000 lived outside the Commonwealth.

His further question sought the average state pension paid to those living outside the UK and a breakdown of the average state pension payment in each country where recipients lived.

The reply stated that as at November 2020 the average (mean) amount was £70.61 per week. There followed an extensive list addressing the second question. This revealed that our pensioner colleagues were to be found throughout the world and that at November 2020 the mean weekly UK pension paid ranged from £23.21 in Greenland to £151.95 in Surinam.

### PENSIONS UPDATING

Fabian Hamilton asked about plans to increase state pension rates for men born before 6 April 1951 and women born before 6 April 1953.

The minister confirmed the recent increased pension rates for those reaching pension age before April 2016 was 10.1% to £156.20. This was said to be the highest ever increase and meant that since 2010 the basic state pension had increased by more than £3,000 in cash terms.

Most reaching pension age by 6 April 2016 would also receive an additional state pension or would have benefited from a contracted-out private pension.

### HEALTH SERVICES

Baroness Hodgson asked what assessment had been made of the levels of preparedness for the predicted increase in the older population.

Lord Markham's lengthy reply included recognition that it was becoming more common for people to spend their later years with multiple health conditions. The number of people over 65 with two or more health conditions was predicted to rise from 54% in 2015 to 68% by 2035.

Healthier behaviours – and the earlier these were adopted, the better – reduced the risk of conditions in later life. The Office for Health Improvement and Disparities

(OHID) targeted actions to tackle the most preventable diseases, improve access and uptake of prevention services and embed prevention across health and care.

The government had announced in January that it would publish a Major Conditions Strategy setting out a shift to integrated whole-person care, with an interim report in the summer.

The Baroness also asked what assessment had been made of the joint statement by various organisations in March calling for a Commissioner for

### 68% of over-65s will have two or more health conditions by 2035

Older People and Ageing for England. Lord Markham said there were no current plans to make a specific assessment as the needs of older people and healthy ageing were covered by NHS Health Check and a prevention agenda to reduce risks of health conditions in later life.

His reply went on to recount actions by the OHID to encourage people to stop smoking, reduce alcohol consumption and improve diet, all of which helped to reduce the likelihood of developing dementia, disability and frailty in later life.

### STATE PENSION AND CARERS

Martyn Day's questions concerned topics frequently raised and concerned the relationship between the state pension and Carer's Allowance.

The reply said the latter aimed to provide a measure of financial support and recognition for people who gave up the opportunity of full-time employment to provide regular and substantive care for a severely disabled person.

At retirement age, the state pension was intended to replace income when work ceased. A long-held feature of the UK's benefit system had been that where a person was entitled to two benefits for the same contingency, only one would be paid to avoid duplicate financial provision for the same need. (Could it be argued that it is not the same contingency?)

The government had no plans to change that arrangement. Nonetheless additional financial support might be available through Pension Credit, currently £42.75 a week, and 108,000 were receiving that additional benefit.

This was paid to recognise the extra contribution and responsibilities associated with caring and meant lower income pensioners with caring responsibilities could receive more than other lower income recipients of Pension Credit.

If a pensioner's income was above the limit for Pension Credit, the individual might still be eligible for Housing Benefit.

### NURSE VACANCIES

Lord Taylor wanted to know what the government was doing to address nursing shortages, particularly specialist nurses.

The reply confirmed that recruitment was on track to meet the commitment of 50,000 extra nurses in NHS England by 2024. There were almost 43,000 more in February 2023 than in September 2019 and that included those in specialist roles.

In addition, there were more than 5,300 doctors and more than 12,300 nurses working in the NHS than a year previously.

### OWNER OCCUPATION

I have to confess that the question from Damien Moore sent me hurriedly to a dictionary but without success: Google filled the void. He asked what assessment had been made of the potential merits of promoting oikophilia (*for definition, see \**) in communities.

The reply was able to confirm that

restoring local pride was a critical part of the levelling up agenda. Pride in Place was one of 12 missions set out in the Levelling-up White Paper. It brought together the physical and social drivers that affected people's perception of place, including their sense of community and home.

The government was working with experts to understand the merits and efficacy of many different approaches to build pride in place within communities.

*\* It seems that the word oikophilia was used by the late philosopher, Roger Scruton, in relation to the value of the small, the local and the private against universalism. It was a private word for family but also by extension of a village, a people or an entirety.*



### Restoring local pride is a key part of the levelling up agenda

### NI CONTRIBUTIONS

Claire Hanna asked for an assessment to be made of the potential merits of introducing a compensation scheme for people who paid National Insurance contributions when they were aged 14 and 15 between 1947 and 1957 and who had fallen short of the qualifying years for the full state pension by two years or fewer.

She was advised that there were no plans to do so.

The answer explained that following fundamental reforms of the National Insurance scheme in 1975, the law provided that only paid contributions and credits from the year in which a person reached the age of 16 to the year before the one in which they reached state pension age should count for the purpose of entitlement to the state pension.



ELIZABETH FOSTER / SHUTTERSTOCK.COM

## WELSH PARLIAMENT

by Joe Frost

Plaid Cymru leader Adam Price announced he was standing down following a critical report on internal matters. At his farewell appearance before joining the backbenches, an impassioned address on his political and social journeys was met with applause from members.

### AGEING SOCIETY

Deputy social services minister Julie Morgan introduced her annual progress update on the WG's vision for an age-friendly Wales, where everyone looked forward to growing older and age was celebrated. This was vital because the national census had confirmed people were living longer and that Wales was an ageing society.

A total of £1.1 million funding to local authorities would continue in 2023/24 to support their work within the World Health Organization's global network of age-friendly cities and communities.

Cardiff was the first local authority in Wales to join the network in March 2022. Other councils had submitted applications and more were applying in the next two years. Each authority had a local councillor who had volunteered to be its age-friendly champion, ensuring that local issues affecting older people were heard in the council chamber.

The Older People's Commissioner for Wales had a priority to work closely

to achieve that ambition. Ms Morgan said older people were not a problem to be solved; they were taxpayers and volunteers, and provided a vital contribution to life in general.

Peredur Owen Griffiths made a significant intervention to the discussion, reminding the Senedd that unpaid carers in Wales were statistically more likely to be female and living in deprived areas. Older people were providing the most hours of unpaid care in Wales. Women aged 75-79 and men aged 85-89 provided the highest percentage of 50 or more hours of care compared with other age groups.

Mr Griffiths praised the WG's strategy and ambition but the reality was that very many older citizens were having to devote long hours to care for their loved ones.

A recent Public Health Wales study found that carers experienced significantly higher rates of long-term health conditions, and that a mental and physical toll came with the responsibilities.

### UNPAID CARERS

Altaf Hussain paid tribute to all unpaid carers who, he said, saved the NHS billions of pounds each year. He asked the WG how it ensured local authorities met their legal obligation to support carers.

The FM said the WG had allocated £42 million in extra funding to support unpaid carers. That included £29 million to provide unpaid carers in receipt of Carer's Allowance with a £500 payment; £4.5 million to continue the support fund until 2025; and £9 million over three years allowing the introduction of a short breaks fund for unpaid carers.

Jane Dodds asked whether the FM would explore a universal basic income (UBI) for carers. Mr Drakeford said many aspects of current benefits had characteristics of a UBI, and the Carer's Allowance was a modest and unsatisfactory step towards becoming a UBI. He could not make any commitments on how the pilot UBI might develop. But the fact it was taking place in Wales gave an opportunity to learn lessons.

### BANK CLOSURES

Luke Fletcher took the view that bank branch closures were far outpacing efforts to counter them and asked if it was expected there would be acceleration in the introduction of banking hubs.

Jane Hutt said the WG was working closely with LINK on the rollout of banking

hubs, which brought bank services back into communities. Five such hubs were planned for Treorchy, Prestatyn, Welshpool, Abergelge and Porthcawl.

She agreed there was a need to consider this approach in every community.

### CARDIFF AIRPORT

Conservative MS Natasha Ashgar left no room for doubt about her feelings, describing Cardiff Airport as the Welsh Government's "vanity project".

"I firmly believe Cardiff Airport has been a huge waste of money, with more than £200 million of taxpayers' cash pumped in over the years," she said.

To reach annual profitability, the best place for it, she thought, was in the private sector, where it might stand a chance of success. At what point, she asked First Minister Mark Drakeford, would they stop "throwing money at it"?

The FM said the Conservative Party had always been envious of the airport since it was taken into public ownership and rescued from the private sector, where it was in terminal (no pun intended) decline.

Mr Drakeford said until the pandemic it was recovering rapidly. In recent weeks, rather than a "failing airport", a new daily flight to Orly in Paris had begun, there were 40,000 more holiday places through

## Cardiff Airport has launched daily routes to Paris-Orly and Belfast



TUI's investment and a new daily route by Ryan Air to Belfast.

Alun Davies cited the Conservative Mayor of Teesside, who had invested in Teesside Airport and claimed it as "a good Conservative policy".

He said Teesside had 173,000 passengers while Cardiff had more than 900,000. The FM agreed, adding that the mayor of Teesside had also said they couldn't run away from the airport and turn their back on the staff.

### NURSING LEVELS

Tom Giffard's question revealed an interesting insight into the recruitment of nurses from overseas. Mr Giffard referred to plans by Swansea Bay University Health Board to recruit 900 nurses from Kerala, in south-west India.

He acknowledged that both the UK and the WG had committed not to recruit NHS staff in areas where the loss would impact on their communities, but there was, he suggested, a moral argument about the effects on vulnerable patients in those countries where staff were recruited.

Ms Morgan said nurse training places had increased by 54% in recent years to 2,701 this year. However, retirements and people leaving the profession had to be taken into consideration.

She had visited Kerala and met the health minister of the state, who was encouraging the recruitment of more staff for Wales.

Ms Morgan had asked her counterpart why they were training more people than

they could accommodate in Kerala. The response was clear: Kerala deliberately overtrained as part of an economic development approach – 30% of Kerala’s GDP came from overseas.

As a result, Ms Morgan said she was more comfortable with the situation than she may have been and last year 400 nurses were gained in the first phase of the programme, with more recruitment taking place this year.

### DISABLED PEOPLE

Peredur Owen Griffiths asked why the WG had not enshrined the UN Convention on the Rights of Persons with Disabilities into Welsh law, as the Labour Party had committed to do in its last Senedd election manifesto.

He said there was no timetable for this to happen and he reminded the FM of the “damning” *Locked Out* report from 2021, which demonstrated how much was needed to achieve equality for disabled people in Wales.

The FM spoke of work being done by the disabled rights taskforce. There was a need to balance the focus on the medical model and the social model of disability. This would be adopted in exploring public opinion on the issue in Wales.

There were pressures on the legislative programme, but the FM would make a statement before the end of the summer term setting out proposals for legislation in the year to come.

### DISABLED TOILETS

Russell George raised the need to ensure access to public toilets for disabled people. In his constituency he had established that only seven out of 25 public toilets were available to those with disabilities.

Minister for social justice Jane Hutt

## Local authorities are required to produce a toilet strategy



acknowledged the issue was important and the absence of toilet facilities could limit life for disabled people, preventing them from going out and increasing isolation, anxiety and health conditions.

Local authorities were required under the *Public Health (Wales) Act 2017* to produce a toilet strategy for their area in consultation with residents and with community councils.

### WAITING LISTS

Russell George asked the health minister for a guarantee that there was no postcode lottery across Wales when patients were referred by a health board or by the NHS for private treatment.

Eluned Morgan reminded members that health boards were independent. Statistics were being produced on waiting lists in each health board area to see how individual boards were performing.

It was unfair that in some parts of Wales people had to wait considerably longer than in others. The WG was anxious to avoid a postcode lottery and that was why it had retained £50 million from budgets to ensure better consistency and avoid rewarding boards that were not performing well.

Ms Morgan accepted it was a difficult balancing act and something that the WG was working through.

### HEALTH AND SOCIAL CARE

Janet Finch-Saunders asked whether integration had moved forward since the legislation of 2014. She said discharges from hospitals were being delayed by care packages, which led her to believe that health and social care was no more integrated than when the legislation was passed.

Julie Morgan, the deputy social services minister, disagreed. The WG had created nearly 700 beds that were either step-down beds or community packages working with local authorities and health boards to directly address the issues. The Regional Integration Fund had been created and an “enormous” number of projects introduced.

Ms Morgan accepted there was more to be done but progress had been made.



## SCOTTISH PARLIAMENT

By Christine McGiveron

### LAW AND ORDER

Proposed new laws to help strengthen public confidence in standards of police conduct were published in June.

The *Police (Ethics, Conduct and Scrutiny) (Scotland) Bill* has been introduced with the aim of ensuring allegations of misconduct are dealt with more transparently and effectively. If passed by MSPs, the legislation will mean the outcomes of misconduct hearings are published online. The Bill will stop officers guilty of gross misconduct from being re-employed in policing, and an advisory list for officers facing an allegation of misconduct will ensure officers can no longer resign to avoid being held to account for gross misconduct allegations.

This will be underpinned by placing the code of ethics, which sets out expectations of behaviour, in statute. To oversee these standards, the role of the independent Police Investigations and Review Commissioner (PIRC) will be enhanced. The Bill will deliver most of the remaining legislative recommendations by former Lord Advocate, Dame Elish Angiolini, in her independent review of policing.

Justice and home affairs secretary Angela Constance said: “Scotland is well served by the exceptional dedication and commitment of Scotland’s police officers and the work they do every day to keep communities safe. However, if things go



wrong, the police must be held to account and improvements made.

“The vital safeguards set out in this legislation will enhance the professional service already delivered by officers, as they perform their privileged duties to keep us all safe. The Bill delivers a 2022/23 programme for government commitment, and builds on the significant non-legislative improvements already implemented by policing partners.”

### WOMAN CHIEF CONSTABLE

Justice secretary Angela Constance has welcomed the appointment of Jo Farrell as Police Scotland’s first female chief constable. Currently chief constable of Durham Constabulary, Ms Farrell was appointed by the Scottish Police Authority (SPA) following a six-week assessment process and will take up her post later this year, replacing Iain Livingstone, who was retiring in August.

### ECONOMIC PLANS

Economic growth, progressive taxation and spending plans that unapologetically target those in greatest need were at the heart of a financial strategy announced by deputy first minister Shona Robinson towards the end of May.

The medium-term financial strategy outlines the approach to ensuring Scotland’s finances are on a sustainable footing and delivering high-quality public services in the face of high inflation. This includes:

- Growing the economy, including by delivering on commitments on childcare, seizing opportunities in areas where Scotland has a competitive advantage and supporting entrepreneurs, start-ups and scale-ups
- Taking tough decisions around spending, focusing on what is needed to achieve the missions of equality, opportunity and community
- Updating the tax strategy, with a new advisory group to be established this summer and chaired by the deputy first minister.

The strategy details the tough choices required in challenging financial circumstances. Scottish Government estimates indicate that due to increases and the lack of further funding by £1 billion in the next financial year, and by £1.9 billion in 2027/28, the gap between capital spending commitments and funding could rise to 16% in 2025/26.

Ms Robinson said: “We are steadfast in our commitment to tackling poverty, building a fair, green and growing economy, and improving our public services to make them fit for the needs of future generations. But we must recognise that our current financial situation is among the most challenging since devolution, driven by the Covid pandemic, the war in Ukraine and the recent period of high inflation.

“Our funding remains largely based on decisions made by the UK government, but they have failed to take the steps required to inflation-proof our budgets, and their decisions, from Brexit to the disastrous mini-budget, have made matters worse. This is creating substantial pressure on our public services, which we have no choice but to address.

“There can be no escaping the difficult choices ahead, but by following the plan, we can provide a more prosperous and fairer future for the people of Scotland.”

### VISITOR LEVY LEGISLATION

A Bill to enable councils to invest more in local tourism facilities and services through a levy on overnight stays has been published. If passed by the Scottish Parliament, the Visitor Levy (Scotland) Bill will give councils the power

## All money raised from a new visitor levy will be reinvested locally

to apply a levy on stays in overnight accommodation based on a percentage of the accommodation cost.

All money raised would have to be reinvested locally on facilities and services substantially for or used by visitors, enhancing the tourist experience, and benefiting local communities, businesses and tourism organisations.

Under the plans, councils would be required to consult communities, businesses and tourism organisations before putting a visitor levy in place. They would also have to consult on how any revenue raised should be spent.

The proposals follow public consultation and form part of the New Deal for Local Government, which gives councils greater financial flexibility and strengthens local democracy.

The Scottish Government has also invited representatives from the tourism industry, COSLA and other partners to join an expert group to consider how it could best be implemented if passed.

Public finance minister Tom Arthur said: “Scotland is already a very popular tourist destination and the domestic and international visitors we welcome every year have a significant and positive impact on the Scottish economy.

“Giving councils the power to introduce a visitor levy is one tool that will provide additional resources to continue to attract visitors to Scotland.

“Levies on visitors staying in paid-for accommodation are already used around the world and it is reasonable for local



areas to want a small contribution from tourists to help support and sustain visitor economies.

“There have been significant contributions to the Bill from the tourism industry, COSLA and other partners and I look forward to continuing to work with them as it progresses through parliament.”

### HEALTH AND SOCIAL CARE

A programme to reduce the carbon footprint of NHS Scotland and enable more environmentally sustainable care has been launched.

The National Green Theatres Programme, developed by clinicians, will cut the emissions and waste generated in surgery while maintaining the highest levels of patient safety and quality of care.

The first set of actions will help NHS Scotland meet its net zero target by 2040 and reduce carbon emissions by 7,100 tonnes of carbon dioxide, the equivalent of 4,400 single passenger return flights from Glasgow to New York.

The programme features a number of measures, all of which can be made without impacting patient safety or standards of care, including:

- Removing anaesthetic gases from the supply chain
- Moving away from single use instruments/consumables
- Introducing waste segregation
- Switching from pre-operative intravenous to oral paracetamol.

The programme is being rolled out across the country following a successful pilot in NHS Highland. Visiting the Green Theatres Programme at Raigmore Hospital, Inverness, minister Maree Todd (pictured) said: “The rollout of the Green Theatres Programme is a very positive step in the right direction to making our NHS net zero by 2040.”

### NATIONAL CARE SERVICE

People across Scotland are being invited to have a say on how a new national care service should work. A programme of meetings will have taken place over the summer, stretching from Dumfries and Galloway to Shetland, including online meetings for anyone who would prefer to join discussions remotely. The first event took place in Stirling on 20 June.

During a visit to the Allied Health Professionals in Bonnyrigg, which includes the 14 health professions that make up the third largest workforce in the NHS in

Scotland, social care minister Maree Todd spoke with staff about what they wanted to see from co-design of the new national approach.

Ms Todd said: “Having listened to care providers, unions and the third sector during the Bill scrutiny process, these meetings will allow anyone who uses care services, has a loved one that relies on care or has worked in the sector, to have their say. This will help inform future stages of the Bill as it progresses through the parliamentary process.”

Alison Keir, chair of the Allied Health Professions Federation Scotland, said: “Allied professionals such as occupational therapists and physiotherapists are experts in delivering rehabilitation. It is vital we improve community provision. We will fully engage with the national care service process to ensure we have the right services and systems in place.”



### “The rollout of Green Theatres is a positive step to NHS net zero”

### THIRD SECTOR SUPPORT

Third sector organisations are to be given a fee for helping provide supporting information for people applying for Child Disability Payment or Adult Disability Payment. The £33.50 fee will be paid when they are asked by Social Security Scotland to complete a supporting information request form.

People who are applying for disability benefits and find it difficult or face barriers gathering supporting information themselves will be able to name organisations to provide this for them.

These can include third sector organisations that are also helping them in their day-to-day lives, such as those offering social care or support during a period of illness.

Collecting supporting information on

behalf of people is a key difference in how people are encouraged and supported to apply for Scottish Government disability benefits.

Social justice secretary Shirley-Anne Somerville said: “We know that third sector organisations supporting disabled people are often best placed to provide information on their conditions and needs, which is why we are introducing this payment.

“We recognise the value of the information that organisations supporting disabled people can supply and we want to put it on an equal footing with the information from other professionals, such as social care staff or GPs.

“People who are applying for disability benefits often have extra support from charities and third sector organisations. This new system will give people more choice in who can help them provide Social Security Scotland with the information that is needed as part of their application, which will help them apply for Child Disability Payment or Adult Disability Payment.

“We are committed to making sure everyone gets the financial support they are entitled to and we actively work to encourage take-up of Scottish Government social security benefits by promoting our 13 benefits, collaborating with various organisations and removing barriers to access.”

### HOUSING SUPPORT

Emergency measures to protect tenants during the cost-of-living crisis, including a private rent cap, were extended in June for a further six months.

Tenants rights minister Patrick Harvie confirmed proposals to keep the *Cost of Living (Tenant Protection) Act* measures in place until 31 March 2024 at the latest.

Social rented sector tenants are being protected by the voluntary agreement reached with social landlords on below-inflation rent increases for this financial year.

Mr Harvie said: “As the cost-of-living crisis continues, these measures are giving important support to tenants, providing them with much needed stability in their housing costs and additional eviction protection.

“The final date of 31 March 2024 would be as long as the rent cap and eviction protections could run if approved by Parliament.”



## NORTHERN IRELAND ASSEMBLY

by Tony McMullan

The Northern Ireland Assembly is still not functioning. However, some matters that relate to older people are being undertaken by government bodies.

### SMARTPASS SCHEME

In Northern Ireland older people are currently entitled to a Smartpass or Senior Smartpass card. A Smartpass card applies to citizens aged 60-64 and provides free rail and bus travel throughout Northern Ireland. Once people become 65, they are entitled to apply for a Senior Smartpass card, which provides free rail and bus travel throughout the island of Ireland.

Both schemes are provided by the Department for Infrastructure (DfI) and, in respect of the Senior Smartpass, joint provision with the relevant government department in the Republic of Ireland.

On 1 June the DfI launched a public consultation about making changes to the schemes. The Department claims this is because of the increasing cost of the scheme and a need to ensure it is targeted at those most vulnerable or liable to social exclusion. The main options are:

- No change
- Remove eligibility for people aged 60-64
- Link eligibility to the state pension age, currently 66 but increasing to 67 and then 68 when changes are made to the state pension age

- Limit the Smartpass card to off-peak travel only
- Limit the Smartpass schemes to bus travel only
- Charge for application, renewal and replacement cards.

The consultation was due to run until 24 August. CSPA NI will respond to it. We will strongly defend the scheme and believe any changes are a backward step.

We accept Northern Ireland has a generous scheme that gives older people access to free bus and rail travel. This should be applauded and not undermined.

We believe the Smartpass schemes are a lifeline for older people, critical for their mobility, health and wellbeing. We view the proposed changes as being entirely wrong at a time when people are suffering greatly from the cost-of-living crisis.

Coming out of the Covid pandemic, some older people are cautious about travelling. They need encouragement not restrictions on opportunities to travel.

CSPA NI will argue that as many of our members are in receipt of low-value civil service pensions, they strongly value the Smartpass schemes. The cards give them the opportunity to visit family and friends and visit GPs, hospitals and banks, many of which have closed branches.

The proposed changes to the schemes will deter mobility of older people and will, inevitably, take away their independence.

As well as making our own submission we are encouraging members to respond to the consultation. We have lobbied the

National Pensioners Convention Northern Ireland and civil service trade union retired members sections to submit feedback too.

### LONELINESS AWARENESS WEEK

Loneliness Awareness Week took place in June. In a survey by the Commissioner for Older People in Northern Ireland (COPNI), more than 90% of respondents urged COPNI to make recommendations for action on loneliness and isolation.

Commissioner Eddie Lynch said: "Tackling loneliness and isolation should be a key priority for the Northern Ireland Assembly and a loneliness strategy should be implemented to ensure continued focus and action on tackling this endemic.

"The negative impact loneliness has on physical and mental health is well documented and with many older people experiencing this and our population growing older, the problem will only increase. Treating loneliness should be a collective responsibility. I hope Loneliness Awareness Week can show older people experiencing loneliness that they should seek support and find comfort in the fact that they are not alone in their feelings.

"Please reach out to someone – there are lots of wonderful groups and organisations out there who can support you in so many ways."

### SUPPORTING VICTIMS OF CRIME

In 2019 the COPNI launched a report on the need for more action to support older victims of crime. Four years later, in May this year, that report was updated.

The report was produced following extensive collaboration with older victims of crime and professionals working in the justice system. It identified that older people felt the system was not easily manoeuvred and there was a fear of reporting crime, particularly when the offender was known to the victim.

Eddie Lynch said: "Although statistics show older people are less likely to be the victims of crime, we found cases such as those suffering violence without injury, criminal damage and harassment continue to have a lower outcome rate for older people than nearly every other age group.

"I'm disappointed that, four years on, there is still evidence that older people are being served less effectively by the justice agencies than others."

The report also said older people felt abandoned and left alone to try to navigate the complex justice system. 🗣️



# Staying positive this autumn

**David Luxton** considers the challenges ahead as the days shorten and the weather turns

Coming into September always feels like the start of a new chapter after the summer sun, as longer days give way to the freshness of the transition to early autumn. It's also the start of a new chapter in the CSPA as we welcome Sally Tsoukaris as General Secretary, following Lisa Ray's departure in June.

It has been good to be part of the leadership transition as we look forward to the October AGM.

There was a lot to enjoy during the summer, including the exciting Ashes cricket against Australia (despite rain deciding the series); Wimbledon; the women's football world cup; and Elton John's last live concert at the age of 76, televised from Glastonbury in June.

## Ticket office closures

During all the wonderful sporting and cultural distractions of summer, the government slipped out a public consultation in early July on proposals to close almost all railway ticket offices in England – around 1,000 in total – with the loss of 2,300 station jobs.

This bombshell was announced on 5 July and the public were given just 21 days to respond to the consultation, which required individual responses to each of the 13 different rail companies.

The Department for Transport, which initiated the consultation through the rail user groups, argues that only 12% of passengers now buy their rail tickets at a ticket office.

Yet in 2022 the number of rail journeys in Britain totalled 1.5 billion, which equates to around 180 million of those journeys being facilitated by staff at a ticket office.

In Waterloo station alone, one of the busiest stations, an estimated 14,000 people a day use the



ticket office, based on an average 12% of passengers using each station. There are going to be some long queues for ticket machines in future at Waterloo! And in many smaller stations, the ticket machines are often out of order.

The impact of these closures goes much wider and excludes the many older people who are not able to buy a ticket online

## In July, the government proposed the closure of 1,000 rail ticket offices

by being digitally excluded. A consortium of groups representing rail passengers, including the National Pensioners Convention (NPC), to which the CSPA is affiliated, has submitted a joint response to the consultation and highlighted the impact on older people and those with disabilities who cannot easily use ticket machines.

The government's response to this rushed consultation will not be known until later in the autumn, but in the meantime the CSPA, along with the NPC and our partners in Later Life Ambitions, will be campaigning to retain ticket offices across all companies operating the rail network.



## Digital exclusion

The underlying assumption in the rail ticket office consultation is that customers can now buy their tickets online.

Yet many older people are not able to go online, and an increasing number who were online have been forced to cancel their internet contacts because they can no longer afford the monthly subscription due to the cost-of-living crisis.

A recent parliamentary report from the House of Commons Communication and Digital Committee highlighted the problem of many households being forced to cancel their internet packages because of cost-of-living pressures on their household budget.

The committee flagged up concerning figures about the level of digital skills in the UK and household internet access:

- Four million people are still unable to complete a single basic digital task to get online.
- Five million workers will be acutely underskilled in basic digital skills by 2030.
- Seven million households have no broadband or mobile internet access.
- One million people have cut back or cancelled their internet packages during the last year because of affordability issues.

In order to tackle the crisis in digital exclusion the parliamentary committee says the government must demonstrate leadership, urgently publish a digital inclusion strategy and establish a cross-departmental government unit reporting to the Prime Minister's office.

## Cost-of-living crisis

The fact that a million people can no longer afford internet charges to be online highlights that the cost-of-living crisis is far from ending.

In July the government was positively upbeat that the rate of inflation as measured by the Consumer Prices Index (CPI) had fallen to 7.9% a year – yet that



## Review of group and regional structures

During the summer, it was good to attend many of the annual CSPA regional meetings that bring together local group representatives, and to discuss current campaign issues and the review of local group structures.

The Executive Council's review of the regional and local group structure has now reported back to groups (in GC 939) and put forward three proposals to the October AGM (see Composite Motion 4 in the AGM agenda supplement sent out with this issue of *The Pensioner*).

Local groups and the volunteers who support them are the lifeblood of the CSPA. The recommendation to strengthen support at regional level is to keep local groups going, explore new ways of engaging with members across the region and simplify the framework within which local groups operate. The proposals should provide for a lively debate at the October AGM.

**David Luxton, Harry Brett and Mike Lawler after a North West regional meeting in the summer**

## Deputy general secretary

encourage best practice, and review the law affecting the interest of older people.

The Commissioner in Northern Ireland, Eddie Lynch, who attended the CSPA Northern Ireland Branch AGM in April, recently had a major success in winning a landmark legal challenge to the Northern Irish Department of Health's change in healthcare policy.

The new policy had denied access to free healthcare funding for anyone deemed not requiring to be in hospital for ongoing treatment.

The Commissioner pursued a legal challenge to overturn a new criteria question "Can your care needs be met properly in any other setting other than a hospital?" If the answer was "Yes" then the individual would have to fund their own healthcare if they had assets (such as their home) worth more than £23,250.

The judge quashed the new policy "on the basis that it was adopted in breach of its obligation to have due regard to the need to promote equality of opportunity between persons of different age ... and the screening exercise did not properly consider the true impact of the new policy on older people".

This legal victory is a major success and highlights the importance of a Commissioner for Older People in all parts of the UK. Without a single authoritative voice to speak up and advocate for older people, the issues faced by over-65s can easily be ignored or simply overlooked by decision-makers. Older people in England and Scotland need their own Commissioner.

### Looking ahead to the AGM

I am looking forward to our AGM in October, which will set the policy direction for the CSPA for the coming year

and provide a platform to take forward the policy issues that matter to all our members in the run-up to 2024's general election.

Let's remember that autumn is a lovely time and the vibrant changing colours of nature remind us that the things that really matter in life – and which cost nothing – are there all around us.

Enjoy the autumn months. 🍁

still means prices are continuing to rise significantly and have not reduced.

Many pensioners are struggling to meet their monthly bills after the sharp rise in energy bills last year and the huge increase in basic food prices.

Attention will now focus on the September rate of inflation figure (due to be announced in mid-October), which will determine the increase in civil service pensions from next April. It will also inform the rise in the state pension from the same time under the triple-lock mechanism of the higher of inflation, average earnings growth or 2.5%.

### Key campaigning issues

Although both the Conservative Party and Labour Party have expressed continued support for the triple-lock to continue in the run-up to next year's general election, we all remember how quickly it was set aside by Boris Johnson (remember him?) in September 2021.

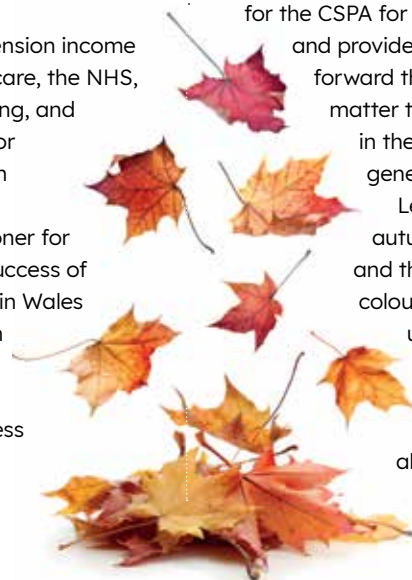
This led to a 3.1% state pension increase the following April, well below average

earnings (8.3%) and the inflation rate, which by April had risen to 9%.

The CSPA will continue to campaign to protect the triple-lock, particularly in the build-up to next year's general election. We have joined with Age UK, Independent Age and our partners in Later Life Ambitions to prepare a joint Manifesto for Older People to highlight the needs of older people.

The manifesto covers pension income and the triple-lock, social care, the NHS, digital exclusion and housing, and calls for a Commissioner for Older People and Ageing in England and Scotland.

The call for a Commissioner for Older People follows the success of commissioners appointed in Wales (since 2008), and Northern Ireland (since 2011). The statutory function of this role is to promote awareness of the rights and interests of older people, challenge age discrimination and



# The big switch to

Barrie Clement explains what a new pricing system for gas and electricity means

Over the next few years, most readers of *The Pensioner* will be offered a radical pricing system for their household gas and electricity. The new scheme will mean the cost to you of energy will vary considerably during the day, depending on when you use it. It's known as 'surge pricing' – or 'dynamic pricing', as regulator Ofgem prefers to call it – presumably because it sounds less threatening.

'Plunge pricing' is the phrase used by supplier Octopus Energy as a means of accentuating the positive. Under such deals, not covered by the usual official price curbs, rates paid by the householder would vary every half hour, depending on the price providers are paying wholesalers – of which more later.

If you sign on the dotted line, using power at times of high demand will cost you more than when usage is low.

Peak hours tend to be in the morning, when people are getting ready to go to work or school, and in the evening, when they're returning and making meals. Energy use peaks at around 7am to 11am, and then again from 5pm to 9pm.

Deals that offer two tariffs, one for peak-time use and another for quiet times, have been on offer for years, but this would be far more sophisticated,

variable and indeed complicated. Householders covered by dynamic pricing deals will not know until the day before what they'll be paying for energy.

The prices you pay will be set out in 30-minute periods, so that at 4.30pm on the day in question you'll pay one specified rate and at 5pm you could be paying another, depending on the assessment of demand.

Clearly, that variability would be of great concern to anyone who is frail, has a limited budget or has caring responsibilities and finds it more difficult to pick and choose when they switch on the heating. People living in poorly insulated homes or with health conditions that require round-the-clock support may also lose out unless adequate safeguards are in place.

However, for those with electric vehicles, there might well be sense in signing up to one of these deals because many people charge them overnight.

## Smart meters

For dynamic pricing to work, households need smart meters so that energy firms can monitor usage in real time. Those without such meters would be offered one without charge – although we all know who will pay in the long run.

# dynamic energy

According to the latest estimates, around 55% of us have these new-fangled meters. Actually, they've been around for a long time, so 'new-fangled' is stretching it a bit. In 2005 Utilita became the first energy supplier in Britain to install a smart electricity meter in a private home, and in 2008 it became the first to install a smart meter system for gas and electricity.

So how do you know whether you've got one of these meters? Those of us who have relied on our partners, spouses or younger members of the family to deal with such matters won't necessarily know.

Clearly, your energy provider will tell you, but a big clue is whether or not someone has to come round and read your meter. If they don't but you continue to pay your energy bills, you do have a smart meter.

The advantage from your energy providers' point of view is that they can be monitored remotely, so they don't have to pay people to come and read it.

Most of these existing smart meters will be compatible with the new dynamic pricing system. If not, your provider will tell you and fit another one if necessary.

## Timing your usage

Clearly, energy demand is at its lowest in the early hours of the morning. So does this mean you'll have set an alarm for 2am in order to switch on your washing machine and get the benefit of the lowest tariffs? Not necessarily.

Modern appliances usually have a facility that enables you to set it to come on when you want. If it doesn't, you can get plug-in timers from all the big stores, which will enable you to do the same.

The latter might be more difficult than it sounds because plug points are often behind heavy appliances at the back of cupboards.

Those of us with zero technical ability (like the author) will probably need to enlist help from clued-up friends or relatives to guide us through the process. For others, of course, it will be second nature.

So far, Scottish Power, EDF and Octopus Energy, which together have about 11 million customers, have agreed to offer new dynamic pricing deals.

Apart from enabling householders to regulate their energy use so they pay less, Ofgem sees the approach as a key means of achieving net zero.

This oft-repeated phrase refers to a government commitment to ensure the UK reduces its greenhouse gas emissions by 100% from 1990 levels by 2050.

If met, this would mean the amount of

## Households need smart meters so that energy firms can monitor usage

greenhouse gas emissions we produce would be equal to or less than emissions removed from the environment by substituting green energy for dirty energy.

## Controlling power surges

So why should using power at different times of the day help to meet that target? Surely, we would consume the same amount of energy in total – just at different times.

Providers point out that keeping pace with energy demands at peak times means they have to bring more expensive coal-fired power stations on to the system, thus emitting more carbon and costing energy companies (and us) more dosh.

A spokesperson for Ofgem, which has been under huge pressure to reduce both bills and carbon emissions, was predictably enthusiastic: "This major system upgrade is a significant milestone on Britain's path to net zero.

"It will enable a more efficient, flexible and green energy system which will save billions of pounds per year on all consumers' energy bills.

"Ofgem will work closely with industry to make sure it delivers this major upgrade, while ensuring those in vulnerable circumstances remain protected."

It seems that some energy providers have yet to work out the detail and, despite Ofgem's assurances, concerns about the unpredictable nature of energy prices need to be addressed.

Without strict regulation, freak blasts of extremely cold air from the Arctic or an unexpected military incursion à la Putin, could result in massive increases in the wholesale price of energy which could be passed on to the householder.

Upper limits in the price you'll be charged for energy under this kind of deal can be up to three times higher than the average UK energy tariff because they are not covered by the government's Energy Price Guarantee.

Personally, I will be steering clear of these schemes because I don't have the time, energy or nous to make them work. And as a 76-year-old, I like to keep warm all day in winter.

But if you would like to know more of the details as they are worked out, please watch this space.

One final word of warning: if you read *The Pensioner* online – and you've signed up to a dynamic pricing deal – always remember to 'watch this space' at off-peak periods! [P](#)



## Whatever pricing system you use, some things need more power than others.

Central heating normally consumes the most domestic energy, followed by (in order of consumption):

- the power-hungry tumble dryer
- dishwasher
- fridge freezer
- washing machine
- cooker without an electric hob
- oven without a hob
- electric hob
- desktop computer

# AIREDALE

10% OFF!

## Picasso & Pintxos: Discover the Basque Country

8 days | 17th October 2023 | £2249

Flying from Gatwick, embark on a tour to feel the spirit of the Basque. Straddling two nations, the free-spirited country of the Basque is famous for its glorious architecture, delectable pintxos, and velvety wine.

## Camellie Locarno: Camellia Festival on Lake Maggiore

6 days | 17th March 2024 | £1249

Discover the exotic blossoms of the Camellias, a plant that is absolutely unique in its beauty, along with azaleas and citrus blossoms all over the region. In spring, with its Mediterranean climate, the unique flora flourishes.

## The Garden of Madeira: The botanical and panoramic delights of biodiversity

8 days | 8th April 2024 | £1369

Boasting some of Europe's most impressive landscapes, and accessible biodiversity, the whole island of Madeira is like a garden with flowers dotted everywhere.

## The Golden Triangle of Art: World-class galleries in Madrid

7 days | 13th September 2024  
£1775

Madrid is home to three of the most representative art museums in the world. The city is the cultural heart of Spain, offering amazing architecture, delectable food, world-class galleries, and plenty of history.





# Watch your (ageist) language

Negative stereotyping of older people as frail and vulnerable is wrong, for many reasons, as **Jenny Sims** reports

**T**here's a long way to go, but at last, years of campaigning against ageism in the media are starting to have an impact as an age-friendly movement in the UK gains momentum.

In January 2021 the Centre for Ageing Better, together with the Older People's Commissioner for Wales, published a guide for the media on how to avoid ageist language, which was supported by the National Union of Journalists.

The next step, they hope, is for the Independent Press Standards Organisation to add ageism to the discrimination clause of its Editors' Code of Practice.

Carole Easton, chief executive of the Centre for Ageing Better, asks on its website: "Why do we assume that it is negative to look old?"

"Are we colluding with the cosmetics industry or is it that we have defined beauty so narrowly as to only include anyone under the age of 35?"

"Why are wrinkles seen as ugly blemishes to be removed rather than a sign of experience or wisdom? Why is it an achievement to have persuaded someone you're 20 years younger than you really are – particularly when this only relates to appearance rather than something you might be doing or have achieved?"

## Change of attitude

The cosmetics industry is showing signs of change, by shifting messaging and reframing products in more inclusive ways. Instead of focusing on anti-ageing, there is an emphasis on the concept of "healthy

ageing", "vibrant skin at any age" or "age-positive skincare" – aiming to celebrate the diversity of ageing and promote self-acceptance, self-care and wellbeing.

This shift could have benefits on older people's mental and physical health. Research suggests people with positive attitudes to ageing could on average live seven and a half years longer than those with negative attitudes to ageing.

Natalie Turner, deputy director for localities at the Centre for Ageing Better, told *The Pensioner*: "We really welcome progress in the way some companies market their products, such as Body Shop's decision to remove references to

## We need a society where ageing is not seen as something to be cured

anti-ageing in one of their best-selling skincare ranges.

"In a society where ageism is the norm and where older people are often not valued or visible, this is really important. For too long, far too much media, advertising and popular culture has either portrayed older people in a negative light or neglected to portray them at all.

"While there has been progress, there is still a long way to go. The harms of ageism are still not widely acknowledged or understood. Tackling ageism has always been a fundamental aspect of the Centre for Ageing Better's work. Our

image library, launched in January 2021, for example, is designed to show a more positive and realistic depiction of ageing – not least to challenge the idea that all older people are frail and vulnerable.

"We're stepping up the fight against ageism through the growth of our age-friendly movement and the launch of our public-facing campaign this autumn, which will get everyone thinking and acting differently about age and ageing.

"All of us are ageing. We need a society where it's not seen as something to be fought against or cured but is embraced as a natural and everyday process."

## Campaigning efforts

Heléna Herklots, the Older People's Commissioner for Wales, said: "Whilst awareness and recognition about the ways that ageist language and imagery affects older people is growing, there is still a long way to go until ageism is taken as seriously as other forms of discrimination.

"This is crucial – we know ageism and age discrimination not only affect individuals in terms of people's health and wellbeing, but also hold us back as a society, limiting the economy and services and support within our communities.

"Ending ageism and age discrimination remains one of my core priorities."

Four organisations – Age UK, Independent Age, the National Pensioners Convention and Ageing Better – have launched a campaign for a Commissioner for Older People and Ageing in England. Tackling ageism and age discrimination will be a central aspect of this role. [P](#)



UP TO  
**50% OFF**  
Riser Recliner Chairs  
& Adjustable Beds

DESIGNED &  
HAND MADE  
IN BRITAIN

## Sit, recline and rise, effortlessly, in a Riser Recliner



- Recline to relax with better leg elevation
- Rise to your feet and be more independent
- FREE Delivery and installation
- Express Delivery available on selected models
- VAT-FREE for qualifying customers
- Over 80,000 satisfied customers over 25 years
- FREE removal of old furniture



For a brochure call **FREE** on

**0800 854 330**

or see full range at [www.willowbrook.co.uk](http://www.willowbrook.co.uk)

**WILLOWBROOK**  
Mobility Direct

\*Up to 50% OFF applies to selected items, excludes Home Care range. Optional extras charged as per retail price list. Cannot be used in conjunction with any other offer. Offer ends 30/09/23.

# The CSPA and Me

## When did you join the CSPA and why?

I joined in October 2021 after being asked to by Roisin Lilley, Northern Ireland membership secretary. As a retired trade union official I didn't know I could be a member, but as soon as I realised, I joined! It was the right thing to do as civil service pensioners need to fight to maintain their rights.

## What do you do in the CSPA?

Northern Ireland is an autonomous branch within the CSPA, so we do a lot of business normally dealt with by HQ – organise meetings, speakers, liaise with head office, deal with member queries.

## Have you made friends via the CSPA?

Absolutely! It's been great to meet a wide variety of civil service pensioners throughout the UK and great HQ staff. Friendships made and still developing.

## What job did you do before retiring?

I was a senior officer in Northern Ireland's largest train union, the Northern Ireland Public Service Alliance. I have to remind people I only retired from paid work, as there are still so many challenges and causes to support.

## What's the worst place you've worked?

All my jobs in the civil service and the union were challenging and rewarding. The worst job I did was in the school holidays when I was 16, when I worked in a laundry. Some of the sheets and bedclothes I had to prepare for washing were disgusting – I can still remember the rotten smell 50 years on.

## And the best?

From 2001-10, I was chair of Oxfam Ireland. During that time I got to visit projects we were supporting in Tanzania, Kenya and Rwanda. It was a life-changing experience to see people struggling against almost impossible odds to fight for the basics of life – food, health, education. It made me appreciate the grotesque distribution of wealth in our world and redouble my own humble efforts to fight for a better world.



**Tony McMullan**  
Branch secretary,  
Northern Ireland Branch

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

Despite the challenges, it is a good job; working for the public is honourable. And of course join your union – collectivism is much better than individualism.

## Who is your biggest hero?

Martin Luther King. His remarkable oratory skill and his endearing commitment to fighting for change non-violently against hundreds of years of ingrained racism in the USA moved me to my very core. It moved me as an 11-year-old to cry for someone I didn't know when he was assassinated in 1968.

## And villain?

A toss up between Rupert Murdoch and Paul Dacre, former editor of the *Daily Mail*. They turned the free press into one that became free to smear, free to lie, free to distort and free to destroy reputations, many unfairly.

## What six people, alive or dead, would you invite to a dinner party?

Martin Luther King; Mo Mowlam, former Labour secretary of state for

Northern Ireland, who did so much for the peace process; Aneurin Bevan, creator of the NHS, the greatest institution any British government has created; Judith Durham, lead singer of The Seekers, the voice of an angel; Mary Peters, Northern Ireland's 1972 Olympic gold medallist, who gave us hope in terrible times; and Pete Seeger, the world's greatest folk singer, troubadour and humanitarian.

## What was your earliest thought about what to change in society?

As well as becoming aware of racism through Martin Luther King as a child, I became aware of Oxfam's work during the Biafra civil war through *Blue Peter*. Those images of indescribable suffering made me want to change the world.

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

That a government will recognise the dedication and commitment of its civil service and stop the relentless attack on its pay, pensions and conditions of service.

## And fears?

That the above won't happen and ongoing attacks on civil servants' pay, pensions and conditions of service continue. That would lead to the morale of the workforce, already battered and bruised, collapsing.

## How do you want to be remembered?

As someone who, despite faults and imperfections, always tried to help others. Someone who abhorred discrimination, bullying and bigotry of any kind and who endorses a Colombian human rights activist I once met who said: "Better to die for something than to live for nothing." 🇵🇪



# The Tablet That Makes Tech Easy!

The Samsung Galaxy Tab A8 easology is specially designed for ease-of-use, yet it is also packed with the very latest technology....

**SAMSUNG Galaxy Tab A8**



"It lets me do everything I want without hassle or difficulty" - Sandra, 72 N York



## The easology Home Screen Explained

**TOP RIGHT:** Four quick contacts you can assign to friends and family, or anyone you might need to contact easily.

**TOP LEFT:** Features the time, date and weather for your area.

**MIDDLE:** A list of your favourite apps. Download apps from the Google Play Store and add them to your home screen.

**BOTTOM:** A row of apps you are likely to use the most, including a handy magnifier, camera, settings, and internet.

**HOME BUTTON:** A single tap on this rounded square will return you to the familiarity of the Home Screen at any time.



■ Hi spec tablet designed for ease-of-use.

■ Download your favourite apps.

■ Great tech from a trusted brand.

■ Easy searching, easy reading, easy navigation.



**EASY SEARCHING**



**EASY LAYOUTS**



**EASY READING**



**EASY NAVIGATION**

### Easy-To-Use

Designed with ease in mind, this Samsung easology tablet makes the latest technology available to all. Find clearer layouts, easy navigation, large touchpoints, big text & icons and more.

### Stylish, Sleek And Powerful

The Samsung Galaxy Tab A8 easology is perfect for searching the internet, video calls, watching videos, social media and much more.

### SPECIFICATIONS

- Easy-to-use interface
- Big 10.5" HD screen
- 32GB storage
- All day battery
- Both front & rear facing cameras
- Expandable storage with microSD card



**Exclusively available from the easology store for £229.99**



**ORDER BY PHONE** (Local Rate)

**0118 418 1217**

Mon-Fri. 08:30 - 20:00 Sat. 9:00 - 14:00



**ORDER BY WEB**

**www.easology.net**



**Free Delivery**



**2-Year Warranty**



**Secure Payment**

# Adventure calls for new retirees

**Elise Sargent** on how the u3a takes people well outside their comfort zones

**N**igel Statham doesn't consider himself an action man, but he loves to keep active. After retiring from the civil service, he joined national learning movement u3a and signed up to the Adventures Outside Your Comfort Zone group – one of several high-octane adventure groups across the movement.

The organisation supports older adults to learn new skills and develop friendships in networks online and in person for as little as £20 per year. It's open to anyone who is no longer in full-time work.

## Back into action

Nigel, a member of Beeston u3a in Nottinghamshire, says: "I retired just before lockdown, which was very frustrating but gave me time to sort out the house and all the paperwork I'd accumulated over the years. It also helped me really appreciate my local area."

But he was yearning to fire up his social and active life again once lockdown was over, and that's when he joined u3a.

There are more than 1,000 u3as across the country and hundreds of interest groups. Nigel quickly signed up for table tennis, family history, the landscape and environment group, and singing for fun. But his head was turned by Adventures Outside Your Comfort Zone group.

"A climbing wall was certainly outside of my comfort zone," laughs Nigel as he recalls scaling the wall of his local climbing centre with other new members. "I'm no action man, but it was a great opportunity, and I was really up for giving it a go."

It gave the original group of six a taste for excitement; there are now two dozen with ambitions to take part in ziplining, paddleboarding and even axe throwing.

Friendships have been forged and a couple of adrenaline-junkie members have signed up to do a sky-dive together.

Nigel says he is delighted to have joined the u3a: "A great way to meet people, try different things and continue your search for knowledge, no matter your age."

## On the netball court

Marlene Jones has always loved sport and was not ready to stop and put her feet up just because she had retired. The grandmother from Hayling Island leapt at the chance to play netball again when she discovered Hayling u3a had a thriving Walking Netball group.

Having not played the game since 1966, she was keen to restart. "I've always loved netball," says Marlene. "Although there's no way any of us could keep up with an ordinary game of netball now, don't be mistaken into thinking walking netball is slow. It's still fast-paced and takes skill. The ball flies up and down the court pretty quickly. I'm a shooter, so I'm always in goal attack or goal shoot. We're not allowed to run but the game is full of energy. It's excellent exercise."

## Back to the water


John Thompson chairs the u3a Stour Valley Kayak and Canoeing group on Ardleigh Reservoir near Manningtree.

He says: "There are so many benefits. First, it gets you into the outside world as it's a very social activity. Being out on the water has a very calming effect.

"At first, a lot of people have to overcome nervousness because you're dealing with something that is never completely still. But generally, those fears are conquered pretty quickly."

John says canoeing and kayaking is great for working on your balance – one of the first things to go as you get older.

"People come off the water with a big smile on their faces," he says. "It gives you a tremendous sense of achievement and it's enough to inspire people to buy their own canoes and kayaks."

From walking to talking, geology to genealogy, there is something for everyone at u3a. Find out how you can get involved at [www.u3a.org.uk](http://www.u3a.org.uk) 

• **Elise Sargent is press officer for u3a**

**Main photo: Stour u3a kayakers**

**Below: Marlene Jones playing netball and Nigel Statham climbing**



# greatdays

HOLIDAYS

[www.greatdays.co.uk](http://www.greatdays.co.uk)

We are a family-owned and run, award-winning tour operator, specialising in putting together tailor-made tours for private groups.

Our portfolio of clients includes members of the CSMA, U3As, Women's Institute, Probus and Trefoil Guild to name but a few, as well as many other Sports and Social Clubs.

- **Secure** - ABTA (Y0380) bonded and ATOL (4279) protected, and with £5 million of liability cover for your peace of mind.
- **Choice** - A fascinating range of tour suggestions to choose from.
- **Exclusive** - We offer a selection of events exclusive to Greatdays Holidays.
- **Flexible** - Ready to adapt to your groups requirements.
- **Strength** - A team of group travel specialists working together, delivering excellence.
- **Support** - 24 hour emergency contact number supplied on all tours.
- **Heritage** - Family-owned trusted business since 1985.
- **Award Winning** - Group Travel Awards finalists 2019 & Disneyland® Paris Best Group Tour Operator 2015, 2016, 2017, 2018 & 2019.

*A typical minimum group size for the UK and Ireland is 20 paying passengers, for Europe 25. Unfortunately we are unable to make bookings for individuals.*



Discover the world with Greatdays Holidays  
- the UK's leading Group Travel Specialist

Title: ..... First Name: .....

Surname: .....

Organisation: .....

Address: .....

County: ..... Postcode: .....

Telephone No: .....

Email: .....

Approx. number of members in your group: .....

Are you interested in: (please tick)

Day Trips  UK Holidays  European Holidays

Worldwide Holidays  Cruise Holidays

Please tick this box if you are happy for us to contact you further

Please tick this box if you would like to opt in to further marketing from Greatdays Holidays.

Please cut out and return to:

**Greatdays Holidays, Chapel House, Borough Road,  
Altrincham, WA15 9RA**

**T: 0161 928 3242 | E: [sales@greatdays.co.uk](mailto:sales@greatdays.co.uk)  
[www.greatdays.co.uk](http://www.greatdays.co.uk)**



# Back to the future

**Matthew Boyd** looks at the prospects for both Labour and the Conservatives in the general election next year

**I**n 1973, Britain had a Conservative government locked in battle with trade unions, against a backdrop of rising inflation brought on in part by an energy crisis caused by a distant war. In 2023, Britain has a Conservative government locked in battle with trade unions, against a backdrop of rising inflation brought on in part by an energy crisis caused by a distant war. To complete the look, flared trousers are having a bit of a moment. Politics, like fashion, is cyclical, and it appears that the 70s are back.

Some of the problems Parliament has faced in recent months, however, have a distinctly 21st century feel to them. Soaring mortgage rates, their highest since the 2008 crash, have caused serious headaches for Chancellor Jeremy Hunt and illegal migration must have given Home Secretary Suella Braverman sleepless nights.

MPs will barely be back at Westminster in September before conference recess. In a break from recent tradition, the Conservatives go first this year. After last year's protest-hit event in Birmingham, they have opted to hold this year's in Manchester.

The mood at Manchester Central exhibition hall will likely be tinged with bleakness. After more than a decade in power, there is a growing feeling the Conservatives' time at the top may soon be over. Factional rifts usually associated with the Labour Party may be on show, with fringe groups including the National Conservatives and the New Conservatives becoming increasingly bold in their dissent.

## No longer in opposition

The Labour Party, meanwhile, will return to Liverpool on 8-11 October. Buoyed by a sustained lead in the polls and the prospect that this year's conference may well be the last in 13 years of opposition, delegates and visitors will relish the festive atmosphere that will

likely characterise this year's conference.

Last year's conference was seen by many as marking a clean break from the strained years of Jeremy Corbyn's leadership. Gone was tit-for-tat factionalism and in its place a sense of optimism, of a Labour Party once again palatable to the everyman. Major businesses came back too, having kept their distance from Corbyn; something of the Tony Blair era had re-emerged.

That is not to say there won't be squabbles. Many in Labour have expressed concern over Sir Keir Starmer's grip on the party, with some fearing a clampdown on Labour's once broad church.

Other grumblings will centre on green policies, with the scrapping of key environmental pledges worth £28 billion a year over the summer likely to linger in activists' memories.

And while conference will conclude, as it always has, with the singing of Jerusalem and The Red Flag, change may well be in the air. Another Clause IV moment was mooted in the spring by none other than Starmer, who has called for a cultural shift in his party.

With the conferences out of the way, Parliament will seek to make up for lost time. MPs and peers will sit through to Christmas, seeking shelter within the Palace of Westminster from the closing London nights.

The government will be keen to push through as much of its agenda as it can. Some legislation, such as the *Illegal Migration Bill* and the *Strikes (Minimum Service Levels)*

*Bill*, will continue to bounce between the Commons and the Lords, where the government has no majority to protect its bills from scrutiny.

Victories on these bills – which, given the Conservatives' Commons majority, can be expected one way or another – will embolden the government. It will also help hide the blushes caused by the defeat in the courts of the Rwanda deportation scheme back in June.

## Tories still in charge

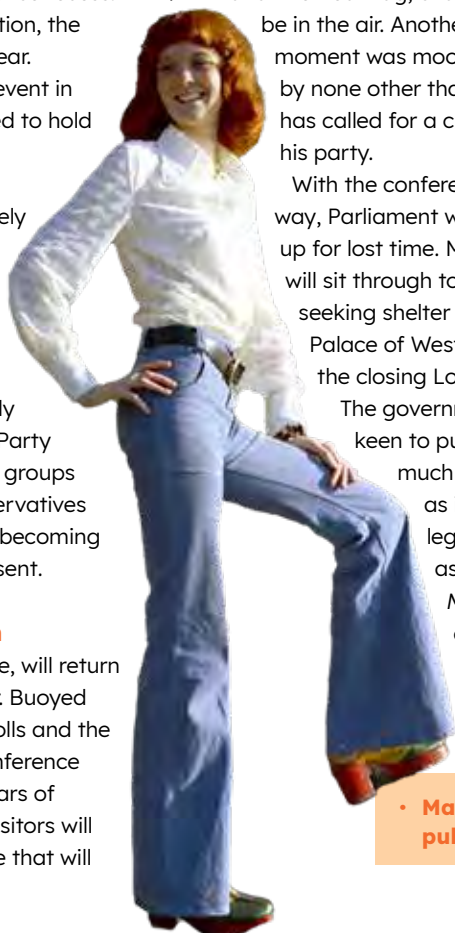
Heading into the autumn, it's worth remembering that despite Labour's poll lead, it's still the Tories who hold the legislative ascendancy. They form a majority government that has more than a year to go until the next general election – ample time, in theory, for the world's most electorally successful party to get itself back on track.

It also gives a Labour Party still vague on manifesto commitments plenty of time to squander its poll lead – it wouldn't be the first time in recent memory that that's happened.

The autumn will, we hope, also bring opportunity for cross-party consensus on some big issues.

In November, Later Life Ambitions – of which CSPA is an active partner – will launch its latest Pensioners' Manifesto, outlining ways in which lawmakers of all persuasions can champion the issues facing this country's retired generations. It doing so it can help build a bright future for tomorrow's retirees.

Whatever autumn has in store, Connect will be there at Later Life Ambitions' side, amplifying your voice in Parliament and making sure that MPs and peers know what's important to you. With the Pensioners' Manifesto, we stand a good chance of converting your calls into tangible, life-changing legislation. 🗣️



• Matthew Boyd is an account executive at the CSPA's public relations consultancy Connect





# Old and new compared

CSPA pensions officer **Chris Haswell** spots the differences between the two schemes

**T**he UK state pension is a benefit that plays a key part in retirement income for UK pensioners. Take-up is practically universal. At the moment, two systems are running concurrently – the old two-tier system and for those retiring after 6 April 2016 the ‘new’ single-tier system.

Comparing the old and new pensions, it is clear there is a widening difference that was not originally intended. Many people who retired under the old system see people in the new system as better off – but it isn’t always clear cut.

The cut-off date for the former state pension was 6 April 2016 for women born before 1953 and men before 1951. The basic state pension pre-2016 was very complicated, comprising the basic state pension and additional pension.

This was built up from National Insurance contributions and credits (from child benefit or other benefits). It also includes Guaranteed Minimum Pension (GMP) increases built up in employment. This has two rates – pre and post 1997.

Members often contact CSPA when their civil service pension increase doesn’t look right. This is because the GMP increases are paid in the state pension and therefore don’t increase in the civil service pension.

It has the outdated concept of married women possibly building up a pension based on their husband’s working life. Married women until 1977 could pay ‘a married women’s stamp’ – reduced NI – which meant they would have benefits based on their husband’s NI.

There was simply too much complexity. It was difficult to work out how much

pension would ultimately be available on retirement for any individual. Contributions differed between those employed where there was a good occupational pension – such as in the public service, which paid reduced NI ‘contracted out’ of the State Earnings Related Pension Scheme (SERPS) or state second pension – and those who ‘contracted in’ and paid higher NI where they had no or poor occupational pensions.

The old pension was paid at age 60 for women and 65 for men. At its lowest this was £93 per week but could be topped up by means-tested pension credit to £201.05 per week or £306.85 for couples.

Originally, the upper limit of pension plus pension credit (a means-tested benefit that can enable other benefits) was set at five pence a week lower than the new state pension to prevent those on the new system claiming pension credit. But due to different indexation, this gap has grown.

## Single-tier pension

The newer single-tier state pension simplified things, making it easier to work out how much pension an individual can claim. The full credit is 35 years of work or credits with 10 years minimum. It is based on the individual record and there is no widow’s/widower’s pension.

However, although it is simpler and slightly more generous than pension plus pension credit at £203 per week, the age at which it is payable is 66 years and will increase to 67 in April 2028.


People will also miss out on the other benefits enabled by pension credits, such as council tax reductions and dental and optician help.

Pension credit is claimed by 1.4 million pensioners but there are still an estimated 850,000 eligible who don’t claim, leaving many pensioners in poverty. Shame and misunderstanding are among the factors hindering take-up.

The government is launching a mailout encouraging people to see if they can claim. If you think you might be eligible call 0800 99 1234 or check the online calculator at [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)

The biggest problem with both the two-tier and the post-2016 pension is that they simply aren’t enough to live on. Women in particular have been, and continue to be, badly let down by the pensions system and there is a significant disparity between the income of women pensioners and the income of men.

This is due in part to breaks in employment for caring responsibilities, low paid jobs that may be below the National Insurance level or long periods of part-time working.

We must continue to campaign alongside colleagues in organisations such as the National Pensioners Convention for change and improvements to state pensions for all. 



# Pushing the boats out

Angela Saunders reports on two big events for the Lifeboat Fund

**T**he first weekend of June was a special time for civil service charity The Lifeboat Fund. At Wells-next-the-Sea on 3 June, we formally handed over to our beneficiary, the Royal National Lifeboat Institution, the 53rd lifeboat that we've funded. She is named Duke of Edinburgh, Civil Service No 53, in memory of HRH the late Prince Philip.

At the end of the ceremony, RNLI president and Lifeboat Fund patron, HRH The Duke of Kent, officially named the lifeboat.

The Lifeboat Fund's 150th

Anniversary Appeal, which funded that Shannon Class lifeboat, was completed over four years, to 2018, raising £1.2 million towards the cost of that vessel.

Civil servants across the UK committed to the charity, going above and beyond 'the day job' to fundraise for that lifeboat. Our colleagues baked cakes, ran distances, played golf, cycled, sang carols and much more, while others organised events.

#### CSPA contribution

The contribution of CSPA members, past and present, must receive

special mention here. The Appeal was completed by a most generous legacy from a former civil servant, which also allowed The Lifeboat Fund to make a significant contribution to shore-works taking place for the vessel's new accommodation at Wells.

A commemorative plaque in the lifeboat station remembers that gift.

**The Appeal had a most generous legacy from a former civil servant**





Right after the Wells event, just up the road in Cromer on 4 June, our 54th lifeboat – a D Class named Mr Eric Sharpe – was handed over to the RNLI thanks to the legacy left by Mr Sharpe to The Lifeboat Fund.

The sun shone throughout that weekend and the crews and local communities were delighted with their new lifeboats.

**New Annual Appeal**

Since my last article, The Lifeboat Fund has launched its 2023 Annual Appeal. This continues a theme of last year’s

Appeal in supporting the RNLI’s much needed upgrading and maintenance work at several busy lifeboat stations.

This year, our focus in Scotland has moved to RNLI Stonehaven, while we continue to support the projects at Tower, Blackpool and Whitby.

The new station at Tower in London was officially opened on 24 June, with Lifeboat Fund supporters in attendance.

In 2023, the RNLI has also asked us support its exciting new international project in Tanzania, where local fishing communities have suffered heavy losses through drowning fatalities in recent

times. We are determined to help.

To show your support, please consider making a donation to The Lifeboat Fund through the website [www.thelifeboatfund.org.uk](http://www.thelifeboatfund.org.uk) or by completing the form below and sending the donation as indicated.

Many thanks! 📧

• **Angela Saunders is a Scottish Government Lifeboat Fund trustee and UK director of fundraising**

# DONATION FORM

**THE LIFEBOAT FUND**  
Helping the RNLI save lives at sea



Please return the completed form to: **The Civil Service Lifeboat Fund, c/o Department for Work and Pensions, Digital Group Chief Operating Office, 2 St Peter’s Square, Manchester, M2 3AA.** 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!**

# Safer bathing from the mobility experts

NOW WITH A  
**15 YEAR  
WARRANTY\***



Slip-resistant surfaces



Integrated riser grab bar



Stylish folding seat



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

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

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

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

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

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

**0800 090 1383**

Ref PCJ436

\* Call 0800 090 1383 for more details



**Premier Care**<sup>™</sup>  
in Bathing

[www.premiercareinbathing.co.uk](http://www.premiercareinbathing.co.uk)

# News

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



## SCOTLAND BRANCH

Due to external time constraints on the branch, this report is shorter than normal.

As reported in the summer issue of *The Pensioner*, the Scotland Branch no longer has any groups, but branch officers continue to hold members meetings in Glasgow to which all members are invited.

This is less than ideal for many members who live a distance from Glasgow. So at the last EC meeting there was an opportunity to chat with head office to discuss the best way to reach out to all members in Scotland to elicit their views and ideas on the way forward for the Scotland Branch.

It was agreed a flier would be inserted in the November Scottish newsletter, which would include questions to try and find out what members think about the Scotland branch. There will shortly be an online meeting between the branch officers and HQ to move this forward.

The Scottish Older Persons Alliance has been looking for older people to participate in the beta version of its *Living with AI* online course, which began on 26 June.

The Scottish AI Alliance, a collaboration between The Data Lab and the Scottish Government, is tasked with delivering Scotland's national strategy. Its free five-week online course aimed to get the people of Scotland engaged, interested

and informed about how AI is used in our daily lives.

In June, branch members had their summer outing to Dumfries House in Ayrshire (pictured). This year, to save costs, East Renfrewshire Community Transport's Wee Red Bus was hired for the day. Michael Kirby, branch membership secretary, is a volunteer driver for the charity and this enabled a total of 14 members to go on the outing.

The weather was glorious, and everyone enjoyed their day out. Some visited other attractions there, including a walled garden, a maze and a Chinese bridge, while others were content to sit in the sunshine and enjoy the selection of food and drinks in the Coach House café and catch up with friends.

### Membership issues

Branch members are reminded that Michael Kirby, Scotland Branch membership secretary, is the person to contact in the event of a change of address or any other branch membership matters. You can get in touch by email or phone, as listed at the end.

Branch newsletters have helped keep members in touch with matters of interest, especially those in remote areas who cannot attend meetings or have no internet access. Word of mouth is one of



the best ways of recruiting new members, so if you know anyone who would like to join, please contact Michael Kirby 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 Michael Kirby by e-mail: [Michael.Kirby@cspa.co.uk](mailto:Michael.Kirby@cspa.co.uk) or tel: 07969 405263.

**ABOVE: Visit to Dumfries House**

## NORTHERN IRELAND BRANCH

At the Northern Ireland Branch AGM, held on 18 April, there were some changes to the branch committee, following the decision of former branch president Ivan Baxter to stand down from CSPA NI activity because of ill health.

Alastair Hunter moved from branch chair to branch president, Stan Blayney took over as chair, Joan Moss became vice chair, and Rosin Lilley and Tony McMullan were ratified as the treasurer/membership secretary and branch secretary respectively.

Michael McCann and Sam Caul were re-elected to the committee, as were two new members – Lottie McCreanor, a retired Department of Environment employee, and Harry Baird, who when he retired was the FDA secretary for its Northern Ireland Branch.

### Specsavers deal

The CSPA NI/Specsavers deal, launched last December, has proved very popular. The scheme allows members to obtain a £20 voucher, which can be used to buy any Specsavers glasses in the £99 or above range. To date, 99 members have received a voucher – a saving to members of £1,990. To obtain a voucher apply to [tony.mcmullan@outlook.com](mailto:tony.mcmullan@outlook.com)

### New legal offer

Following ongoing discussions, agreement was reached with one of Northern Ireland's leading legal firms – McCartan,

Turkington & Breen – to provide discounted rates to CSPA members for a range of legal issues.

The scheme gives CSPA NI members access to free wills and a free initial telephone conversation with a solicitor lasting up to half an hour on any legal matter. (Following the initial free consultation, the standard legal charge will apply.)

In addition, there will be discounted rates for CSPA NI members on estate planning and enduring power of attorney.

To apply for this offer, members should contact Marie-Anne McVeigh by telephone (02890 329801), email ([marie-anne.mcveigh@mtb-law.co.uk](mailto:marie-anne.mcveigh@mtb-law.co.uk)) or post (McCartan, Turkington and Breen, Northern Court, 16-18 Gloucester Street, Belfast BT1 4LS). Applicants should identify themselves as CSPA members.

### National Pensioners Convention

Following the retirement of Ivan Baxter from the National Pensioners Convention Northern Ireland, Ivan has been replaced by Harry Baird, who joins Tony McMullan as the CSPA NI representatives.

### Branch newsletter

Following the successful launch of the first edition of its four-page colour newsletter in April, the branch committee has agreed to issue the next edition by August/September, to include details of the branch AGM and the overpayments issue.

### Smartpass consultation

The CSPA NI committee will respond to the Department for Infrastructure's consultation on the future of the Smartpass Scheme (see Northern Ireland Assembly report, page 19 in this issue).

### McCloud judgement

The Civil Service Pensions Branch (CSP) of the Department of Finance asked CSPA NI to include details of the departmental consultation on the latest McCloud judgement remedies, which was readily provided. In addition, CSPA NI sent a response to the consultation.

We await the deliberations of CSP on the way ahead.

### Pension overpayments

The successful outcome to the overpayments issue had just arrived at the issuing of the last edition of *The Pensioner*. Since then, we have been thanked for our support to members who faced considerable pension overpayments requests.

More than 60 civil service pensioners in Northern Ireland had been overpaid for some time. This meant that some owed more than £90,000 (although most were in the £20,000/£30,000 range).

The CSPA lobbied CSP to write off the overpayments or if the department wouldn't write off the amounts, at the very least allow the retirees an extensive time period to repay the overpayments.

Although initially CSP refused to write off the overpayments, following further pressure from the CSPA and others, a case was made to the permanent secretary to sign off a recommendation to write off all the overpayments. This was agreed.

As one CSPA NI member said in a letter of thanks they sent: "This shows the benefit of the CSPA and why I will encourage others to join."

### CSPA national AGM

The branch has agreed to submit a motion on social care for the CSPA national AGM in October. Rosin Lilley has applied for one of the Executive Council reserved seats for women and Harry Baird and Sam Caul to be the branch representatives.

**Tony McMullan, branch secretary**

**Email: [tonymcmullan@outlook.com](mailto:tonymcmullan@outlook.com)**

**Tel: 07902617095**



Dunluce Castle on the coast of County Antrim in Northern Ireland

## A NEW VOICE FOR WALES

The pandemic wrought savage attacks on organisations great and small and not least on CSPA organisation in the Welsh principality.

Active groups in southern Wales have been reduced to informal gatherings with a few resolute activists. Yet many concerns affect members across the whole of Wales.

Poor transport means members have difficulty attending meetings, particularly in mid Wales. Great efforts have been made to keep members informed about meetings. The Cardiff meeting suggested we make more use of *The Pensioner* to communicate with members – hence this article.

We have had two meetings – Llandudno on 14 June and Cardiff on 21 June. At both, serious concerns were expressed on the NHS, A&E waiting times, public transport and pollution of the rivers. Members were encouraged to address these concerns and delegates will present a motion to the AGM in October.

Contact was also made with the Welsh NPC in June, whose chairman assured me of its full support for any campaign we might embark upon.

This is a new era as we try to give a new voice for Wales. I ask members to support their local group meetings:

- **North Wales:** 13 September, 11am, White Heather Hotel, Llandudno. To attend email Roger Hadwin: roger@pentai.free-online.co.uk
- **South-West Wales:** 12 September, 11am, M&S café, 2nd floor, 270 Oxford Street, Swansea SA1 3BB. To attend email Sheila Betts at sheila.betts@ntlworld.com or call Jane Saunders on 01639 883480.
- For members in the **South Wales** postcode areas, email Brian Leach at brian\_leach253@btinternet.com or Aileen Haskell at aphaskell@gmail.com to attend the Cardiff members informal group.

I hope members in Wales will react to this and let their voice be heard.

**Mike Lawler, acting CSPA representative for Wales**  
Email: [mike.lawler@live.com](mailto:mike.lawler@live.com)



Worcester Bridge at sunset

## ENGLISH REGIONS: MIDLANDS

### West Mercia

West Mercia Group holds quarterly in-person meetings, usually in two different venues in the same week to facilitate attendance by our far-flung membership of nearly 850 members in Herefordshire, Shropshire and Worcestershire.

We also issue a quarterly newsletter and provide regular updates to the 140 or so members of our email group.

We intend to complement these activities with occasional gatherings by Zoom. Our latest meetings were held in Hereford on 26 June and in Wellington on 28 June. We also sent two representatives to the Midlands regional meeting in early July. Our next meetings are in Worcester on 18 September and in Shrewsbury on 20 September.

In terms of national issues, we responded with disappointment to the initial recommendations in GC936 concerning the future of regions and groups, which rehashed the largely unimplemented ones from 2019.

We also promptly challenged the unprecedented and inappropriate publication in GC938 of the electoral wishes of the national chair and the vice chair, which we regarded as canvassing.

### West Mercia meets in two venues to reach its far-flung membership

The initial response by the general secretary failed to address properly our various concerns.

**Secretary: David Humphreys**  
Email: [dn Humphreys@gmail.com](mailto:dn Humphreys@gmail.com)

### Gloucestershire

The highlight this year was the outing to Nature in Art, where for once the weather was kind, so we could visit the garden as well as the objects in the museum. The tea and cake were also very welcome.

We were pleased to welcome David Luxton, the deputy general secretary, to our AGM when the present committee members were re-elected unanimously.

In June, Stuart Rostron gave a very useful guide to powers of attorney, which we should all have. It takes nearly three months to draw up and have them registered and you don't know when you are going to need one. Stuart said anyone over 18, no less, should have one.

Our next meeting is on 14 September, when there will be a talk on preventing scamming and phishing and other perils of the internet. On 7 December the Cheltenham Ukulele Band will entertain us in the run-up to Christmas.

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

**Chair/secretary: Alastair Goldie**  
Tel: 01452 417846  
Email: [cspaglos@gmail.com](mailto:cspaglos@gmail.com)

## NORTH WEST

### Greater Manchester

The Greater Manchester Group will be meeting at the Methodist Central Buildings on Oldham Street, Manchester M1 1JQ. At the next meeting, on Wednesday 20 September, we will be considering motions for the national AGM.

### We hold a quarterly social event at the Old Rectory in Stockport

The officer posts at our AGM in March remained the same, with Linda Martin as chair, Pam Flynn as secretary, Harry Brett as treasurer and Peter Sanger as membership secretary.

Our meetings start at 11am and finish no later than 1pm. The venue is on the first floor but there is disabled access. Everyone is welcome and we would really welcome

### Old town in Manchester



SAVAPANF PHOTO / SHUTTERSTOCK.COM

some fresh blood at the meetings. There is also a scheduled meeting on Wednesday 25 October, at which there will be a conference report from our delegates. The

Christmas lunch will be in Manchester on Wednesday 13 December.

We also hold a quarterly social event at the Old Rectory in Stockport on the first



## IS IT TIME YOU MADE OR UPDATED YOUR WILL?

### PERHAPS YOU'RE WORRIED ABOUT INHERITANCE TAX OR PAYING FOR CARE?

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

#### To request your pack:

- Scan the QR code with your smartphone camera
- Visit: [alzres.uk/planning-pack](https://alzres.uk/planning-pack)
- Email: [giftsinwills@alzheimersresearchuk.org](mailto:giftsinwills@alzheimersresearchuk.org)
- Call: 01223 896 606



**ALZHEIMER'S RESEARCH UK** FOR A CURE

Registered charity numbers - 1077089 & SC042474



Thursday of each quarter. The next one will be 7 September, then 7 December, commencing at 12 noon.

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

The new cycle starts in March at an annual cost of £12. The first prize is 50% of the fund, with a second prize of 25% and 25% going to group funds. If you would like to join us, then send me a cheque for £12 before March next year. My contact address is 46 Severn Way, Holmes Chapel, Crewe CW4 8FT.

We would also welcome straight donations to group funds. If you would like to make direct payments through your bank, then please phone me and I will give you the account details.

We continue to send delegates to Northwest Pensioners Alliance meetings, which is now face-to-face with a Zoom facility and held monthly. We also send delegates to Act4Inclusion (social care).

I hope everyone stays well and please do not hesitate to contact me if you have any questions or concerns.

We will be sending out a group newsletter to all members of the Greater Manchester Group in October.

**Group treasurer and regional representative: Harry Brett**  
**Tel: 07999 874864**

### Chester

Members were excited to visit RNLi Hoylake lifeboat station on the Wirral in June, our interest having been sparked by a visiting guest speaker, RNLi volunteer Brian Hughes, about a year ago.

We had a guided tour of the station and loads of information about the Shannon Class lifeboat and its tractor and trailer, and the hovercraft. This had recently featured on BBC TV North West following the successful rescue of someone who had become trapped in the mud.

The Hoylake lifeboat can be traced back to 1803 and this is one of the oldest RNLi stations in the UK. In those early days, oar-powered boats heroically set out to rescue mariners in trouble, irrespective of the weather conditions.

The station covers Liverpool Bay and the



### Chester members were excited to visit Hoylake lifeboat station

approaches to the Rivers Mersey and Dee. Keeping a station such as this functioning requires a lot of funding. And it all comes from donations. So, we were pleased to give donations as a branch and as individuals following a fascinating visit.

Members of the Chester Group make annual visits to local places of interest, and we have never yet been disappointed.

We continue to meet at the Festival Church Hall, Queen Street in Chester on the second Monday of the month (except August). The meetings commence at 2.15pm and finish by 4pm. For just £1.50 you get a tea or coffee and biscuits plus a raffle ticket.

**Contact: Cynthia Coltman, 27 West View, Penyffordd, Chester CH40HR**  
**Tel: 01978 760920**  
**Email: pwilks47@gmail.com**

### Wirral

Wirral Group is just about surviving after the ravages of the pandemic. There was a useful meeting held at our old venue in Upton on 6 June and several new faces were welcomed.

Those attending were brought up to date on all CSPA matters. Some members have since reported they did not receive the newsletter. It was noted there were



15 apologies. Hopefully some of these will appear at the next meeting, on Tuesday 12 September at Upton Victory Hall, Salacre Lane, Upton, Wirral CH49 OTL at 11am. Please make every effort to attend and let me know.

**Contact: Mike Lawler Tel: 0151 3457207**  
**Email: mike.lawler@live.com**

## NORTH EAST

### Scarborough & District

The committee and group continue to meet every quarter. At the AGM on 24 April, Joyce I'Anson, chair, welcomed seven members – three for the first time – and our speaker Andy Aitchison, CSPA regional representative. Apologies were received from five members who attend meetings regularly.

The committee was pleased to welcome Richard Kilsby. Joyce I'Anson, James Howie, treasurer, and Sheena O'Connell, records/minutes secretary, continue in their roles.

James and Joyce represented the group at the regional meeting in Darlington in June. Some of those attending retired to the Three Jolly Sailors Burniston for lunch.

The next meeting will be held on 25 September, starting at 11am, when further dates will be arranged for the 2024 meetings.

Meetings are held in Belle Vue Room, Westborough Methodist Church, Scarborough YO11 1TS. The entrance is via the lower door from the car park.

**Contact: Sheena O'Connell**

**Tel: 01723 354371**

**Email: [oconnellsheena@gmail.com](mailto:oconnellsheena@gmail.com)**



Scarborough harbour



## GREATER LONDON

### Southend-on-Sea & District

Our group meets monthly, except January, now normally on the second Monday of the month. About four times a year this is at the SAVS Centre, 29-31 Alexandra Street, Southend-on-Sea.

Meetings at SAVS start at 2.15pm and finish at 4pm. Refreshments are available. In intervening months, meetings take the form of lunch or other outings and venues and times may vary.

Meetings for later in 2023 include:

- Monday 11 September – walk from Shoeburyness to 19th century Garrison Estate and lunch
- Monday 16 October – walk or train down the pier to lunch
- Monday 13 November – at SAVS for talk on a subject of interest.

For more about our group, its meetings, outings and becoming a member, email Betty Anderson at [ibandanderson@btinternet.com](mailto:ibandanderson@btinternet.com) or call 01702 466335 or mobile 07804 948954.

**Secretary: Mary King, 130 Essex Way, Benfleet, Essex SS7 1LP**

**Tel: 01268 794790**

### Croydon & District

We are pleased to report an increased attendance at our monthly programme of

meetings, which continue to take place on the second Tuesday, commencing at 10.30 at Ruskin House, Coombe Road, Croydon CR0 1BD. With attendances of around 20, we are again approaching pre-Covid levels.

Brief reports on CSPA activities nationally and any current local matters of concern are normally followed by lively debate. Recent guest speakers have covered interesting High Court cases and the Kingdom of Bhutan.

Group meetings will be advertised in our July newsletter and it is hoped we will be able to reintroduce an additional facility for attendance via Zoom later on this year.

Our 2023 AGM took place on 11 April and we were delighted to welcome Nicola Crichton from CSPA headquarters as guest speaker. Nicola outlined some of the work CSPA had been doing over the past year, particularly in relation to the new CSPA website, the new membership system and recruitment initiatives and progress towards making the CSPA a more attractive organisation.

Her talk was well received and a number of members later went on to lunch at a local restaurant.

In addition, two new members of the committee were recruited, making a total of eight altogether.

**Secretary: John Hickey, 244 Demesne Road, Wallington, Surrey SM6 8EL**

**Tel: 020 8773 0496**

**Email: [johnphickey1954@gmail.com](mailto:johnphickey1954@gmail.com)**

**Attendances at Croydon meetings are nearing pre-Covid levels**

## WESSEX

### East Solent

The East Solent Group continues to hold well attended meetings at St Faith's Hall in Lee-on-the-Solent.

During the current year we have had talks on the Queen Mary and the Titanic (both related to our position mid-way between Southampton and Portsmouth); reminiscences of wartime happenings in Parents at War; and discussion around the peculiar traditions of the British in a talk on Unusual Customs.

We now have a range of talks, one each month, for the remainder of the year.

In March we held our annual general meeting and were pleased to welcome our now departed general secretary, Lisa Ray. We recently wrote to Lisa, thanking her for her work for the Alliance and wishing her well in the future.

In early June, a group of members had a day at Mottisfont Abbey, a National Trust property, which includes the house and gardens. The day was beautiful, the



**End of a lovely day: East Solent members at Mottisfont (below) in June**



gardens were spectacular and we had a lovely time.

East Solent has a membership of around 300. Our meetings are usually attended by between 30 and 35 people, which means only 10% of our members attend. We would be very happy to welcome any members who have not, so far, attended our meetings. If you need any details, please contact me.

East Solent holds meetings on the second Wednesday of each month between 10am and 12 noon at St Faith's Parish Church, Bulson Hall, Victoria Square, Lee-on-the-Solent PO13 9NF. There is level access and free parking, and the X5 bus route is nearby.

We would welcome new members joining our group.

**Secretary: Alan Shepherd,  
92, Hunts Pond Road, Park Gate,  
Southampton SO31 6QW  
Email: shepherdalan23@yahoo.co.uk  
Mob: 07895 787704**

## SOUTHERN

### Crawley & District

The group continues to meet monthly at the Orchard, Brighton Road, Crawley. We now meet mainly on the third Wednesday of the month but check our website for details. We welcome members to our autumn programme of meetings:

- September – discussion of motions for the national AGM
- October – illustrated talk by Mike Card on jazz
- November – The Salvation Army by Major Ian Stewart
- December – Christmas quiz with lots of lovely prizes followed by our Christmas lunch in a local pub
- January – no meeting as we recover from Christmas and the New Year
- February onwards – see our website.

Our meetings start at 10.30am and finish at 12.30pm, when we adjourn to a local pub for lunch. We would welcome new faces, so come and join us – we are a very friendly group.

We were sad to lose our treasurer,

James Smith, to cancer last year and would welcome a volunteer to take his place. The duties are not arduous if you can spare a few hours per month. To help us, please contact me.

Our website will also keep you up to date on group business.

**Group secretary: Sylvia Sturtevant  
Tel: 01342 325245  
Email: brian.sturtevant@cspa.co.uk  
Web: www.crawley-cspa.co.uk**

### Worthing & District

An excellent talk from the Police District Commander was followed by a presentation from Dogs Trust at Shoreham-by-Sea – interesting, informative and quite moving. Our autumn programme includes:

- 29 September – tales from a former lifeboatman
- 27 October – stories from inside No 10 Downing Street
- 24 November – return visit from the entertaining Worthing First Responders

to give us all a first aid refresher

- 8 December – Christmas lunch at the Indigo Restaurant in the Ardington Hotel, Worthing

And all the while, we continue to be spoiled by Trevor Andrews' beautiful watercolours and humorous cartoons.

If anyone would like to give us a presentation next year or knows someone who might be willing, please contact the chairman.

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

Any general queries can be addressed to the chairman below or on membership matters to Marion Tarbuck at marion.tarbuck@gmail.com or 07904 714184.

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

# 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](mailto:editor@cspa.co.uk) or tweet [@mschrisbuckley](https://twitter.com/mschrisbuckley)



### DIGITAL CUL-DE-SAC

Well, HMRC have finally come clean. I quote from the letter sent out to encourage us to do our tax: "If you normally receive a paper return, you won't receive one this year, or in

future, as you can file online instead." So, what do people do without digital access? I was dragooned down the digital route a couple of years ago because of non-receipt of the paper return form, with the promise 'a few mouse clicks' would do it.

I found joining the system time-consuming, and the online tax form long and tedious. The paper form was a doddle. Alternative methods to digital should still be available.  
**Malcolm Hough, Pembrokeshire**

### THE GREAT NHS SELL-OFF

Jean Hardiman Smith (*The Pensioner, Summer 2023*) seems to think the run-down state of our health services is the result of neglect or failure of political management.

Not so. It is quite deliberate. It is the government's policy to dispose firstly of the more 'fringe' aspects of the health service (such as hearing

tests) just to test the water and see if they can get away with it.

Then they want to eventually run what remains into the ground to the point that there will be little public opposition when the government flogs off what is left to their rich City friends - who will then use it as a cash cow to pay huge dividends

and bonuses to their shareholders and directors.

Surprised? You shouldn't be. That is what they do. That is exactly what they did to the water companies, the Post Office, the railways etc etc etc. Wake up, people!  
**Peter Bolwell, Hastings**



## BANK SWITCH GLITCH

In January, due to the impending closure of our local Barclays, we thought a change of bank was the answer. So we opened a new Lloyds account for my 93-year-old husband (who lives in a home).

Six weeks and three long interviews later, the switch failed, having generated a code indicating an 'error in DOB' or similar.

Whilst I trudged backwards and forwards to each bank, both saying they did not know why his profiles didn't match and couldn't help, I finally gave up and thought I would attempt another solution.

In February, I tried to use my husband's Civil Service Pensions (CSP) portal. But having suffered mini strokes, he had no memory of email address, password etc.

Consequently, I tried at intervals to ring CSP and it was impossible to speak to anyone. Twice I emailed them about my husband wanting his pension

payment changed from Barclays to the Lloyds account, followed by a lengthy handwritten letter.

There were more hurdles – I had to supply photocopies of his passport, driving licence, new bank card, evidence of address etc. There were obviously different people dealing with this request.

Recently, I received letter from CSP to say they had arranged to pay my pension into my husband's new account! My portal confirmed this and there was no way of physically changing it back. I just burst into tears. How can they get it so wrong?

I sign off, 85 and exhausted!

**Name and address supplied**

## Six weeks and three long interviews later, the switch to Lloyds failed

## BREXIT IN CONTEXT

I was surprised by Allan Woodcock (*Your Views, Summer 2023*) that Brexit had been a disaster. No-one would deny we have huge problems, but we have to take into account the worst health crisis in Europe since the Spanish flu of 1918 and the biggest European war since 1945.

The way in which the freedom we gained with Brexit enabled us to deal



with both crises better than the EU. The success of our vaccination programme, which benefited many countries, not just the UK, was astonishing.

I also think we shouldn't read too much into Rishi Sunak's remarks on the Windsor Agreement. He is clearly trying to present the agreement as a success. It isn't. Northern Ireland isn't in a privileged position and if Sunak fooled some people by his inane comments, I am sure they are in a small minority.

We need to build on progress we have made outside the EU and continue to develop trade links with the wider world, without being held back by the EU's Luddite attitude to new developments in information technology.

**Greg Lewis, Merthyr Tydfil**



## TRAVEL REFUSAL

In common with other members, I wish to express my dissatisfaction with the much-vaunted new travel insurance arrangements in partnership with CSiS.

Although I have some medical conditions, these have been well controlled for more than 20 years and have always been detailed in previous annual multi-trip applications to no detriment. Cover in the past has been no problem.

But to my chagrin, CSiS have declined my application with no further explanation other than "due to your medical conditions".

I have quotes from 10 other sources with varied premiums, but no other company has refused acceptance.

The experience has served to colour my view of the CSiS pledge to "provide a first-class service" and that they are "the insurance people who care".

Needless to say, I will think twice before looking at their other products.

**Trevor Spedding, Castleford, West Yorkshire**

## POSTAL SHOCK

I usually only email on matters that affect the environment and nature. But the Pension Age Addition paragraph (*Synopsis, Summer 2023*) must deserve a Raspberry Award or the sacking of a minister.

We are currently getting hot under the collar about AI and how it will destroy humanity. Yet here is a

minister who cannot/cares not tell us the cost of running a machine pumping out letters to pensioners, and all for the sake of 25 pence a week.

Do they know where the machine is located, who is providing the database updates, who the malware software is provided by? Presumably this is the only process the machine is running – or could it be shovelling out large cheques to

Russian oligarchs unknown to the Treasury. Why is the minister being so coy? Just daft.

**Derek Johns, Hampshire**

## What is the cost of a machine pumping out letters to pensioners?

**£300 off**

Part exchange for  
your old furniture

THE 1<sup>ST</sup> ITEM

+

**50% off**

THE 2<sup>ND</sup> ITEM\*

A WIDE  
RANGE OF  
SPECIALIST  
BEDS &  
CHAIRS  
AVAILABLE

## RISE & RECLINE CHAIRS

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



remote  
control  
operated

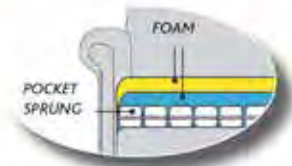


NEW  
ELECTRIC  
SOFA BED

Super-high  
leg lift



Ultra comfort  
pocket sprung  
AERO-seat  
option



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



BOTH  
SEATS RISE  
& RECLINE

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



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

CALL FREE TODAY FOR A FREE BROCHURE & HOME DEMONSTRATION

**0808 265 1324**

[www.mobilityfurniturecompany.co.uk/sale](http://www.mobilityfurniturecompany.co.uk/sale)



HANDCRAFTED IN  
GREAT BRITAIN

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

## 5 YEAR

Warranty included FREE with every mechanised item



## Flexible finance packages available

A WIDE RANGE OF SPECIALIST BEDS & CHAIRS AVAILABLE

## ADJUSTABLE BEDS

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



DRAWERS FOR EXTRA STORAGE

CHOICE OF HEIGHT

CHOICE OF WIDTH

CHOICE OF LENGTH

ADJUSTABLE HEIGHT

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

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



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

CALL FREE TODAY FOR A FREE BROCHURE & HOME DEMONSTRATION

# 0808 265 1324

[www.mobilityfurniturecompany.co.uk/sale](http://www.mobilityfurniturecompany.co.uk/sale)



HANDCRAFTED IN GREAT BRITAIN

# BEST SELLERS

Chosen by Nick and Judy Holdsworth of Independence Limited



## Protect your clothes

Generously sized adult bib that's easy to put on with an adjustable one-touch fastening at the neck. Wipe clean Polyester with a Vinyl backing.

- Machine washable and quick drying
- With crumb catcher

**Ref M3680**  
**Mealtime Protector**

Colour: Blue Check.  
Size 18 x 29½" (46 x 75cm)

£19.00 each. Buy 2 for £34.50 (save £3.50)



✓ Washable

## Carry drinks and dishes one-handed without spilling

Very sturdy, light and well balanced, this tray makes it easy to carry things upstairs as you can carry everything with just one hand and use the other to hold the handrail or open doors. Folds flat for easy storage. Non-slip mat available separately.

**Ref M3605 One Handled Safety Tray**

Colour: White.  
Size: 18 x 12" (45 x 30cm).  
Weight: (approx) 1½ lb (600g).  
£23.50 each

**Ref M3606 Rectangular Non Slip Mat**

Add our advanced technology non slip mat to help prevent dishes and cutlery sliding. Colour: Beige.  
Size: 10 x 14" (26 x 36cm)  
£21.00 each



✓ Use one handed



## Pull out plugs with ease

It takes just seconds to clip on one of our strong, flexible handles, making plugs easy to pull even if you have weak grip, rheumatism or arthritis. No tools or rewiring needed. Unlike other plug handles these are extremely thin so they don't interfere with the electrical contacts.

- No need to replace existing plugs
- Simple to attach without rewiring

**Ref M3601 Plug Pulls**

1 pack of 10 £11.50  
Buy 2 packs for £20.50 (save £2.50)



## Relieve aching legs

Clinically proven to cut the risk of Deep Vein Thrombosis (DVT) by helping return blood to the heart, which also improves circulation to help you feel more energized

Machine washable.

**Ref M0205**  
**Nylon Graduated Compression Socks**

Colour: Honey.  
Light compression, smooth knit with deep comfort top. 80% Nylon, 20% Elastane.

<b>SMALL/MEDIUM</b> (shoe sizes 4-7)	<b>MEDIUM/LARGE</b> (shoe sizes 6-11)
3 pairs <b>£16.25</b>	3 pairs <b>£17.00</b>
6 pairs <b>£29.50</b>	6 pairs <b>£31.00</b>



Honey

## Long back scratcher that reaches every itch



Do not use on tender skin.

You can really get a good grip on this 'handy' back scratcher as it has a large, non-slip cushion handle. The telescopic arm is made from strong stainless steel and extends from 8½" to 27½" (22 - 70cm) so you can reach your whole back.

**Ref M2595 Telescopic Back Scratcher**

£6.25 each. Buy 2 for £11.50 each (save £1)

## Comfy knee high pop socks

Lightweight to wear under trousers, these knee highs have a deep ribbed top which holds securely without cutting in or leaving ugly marks.

**Ref M0140**  
**15 Denier Pop Socks**

One size fits 4-7.  
Colours: Black, Honey or Mink.

Pack of 3 pairs (all one colour) **£6.25**  
Buy 6 pairs for **£9.50 (save £3)**



Honey

**Ref M0145**  
**40 Denier Pop Socks**

One size fits 4-7.  
Colours: Black or Natural.

Pack of 3 pairs (all one colour) **£9.50**  
Buy 6 pairs for **£16.00 (save £3)**



Black

## A helping hand to pick things up



Easy to use trigger

Save bending and stretching with our lightweight reacher. A gentle squeeze on the trigger handle operates strong grabbing jaws which hold objects firmly even if you have a poor grip. Pick up small metal objects with the magnetic tip.

Magnetic tip

Strong jaws

**Ref M3723 Helping Hand Reacher**

Standard 26" (66cm) £23.75 each. Buy 2 for £43.50 (save £4.00)

## Relief for the balls of your feet

Feel the difference as soon as you slip them on. Special silicone gel pad gives excellent cushioning yet is still slim enough to wear with your regular footwear, under socks or hosiery.

Washable and reusable.

**Ref M2427**  
**Gel Ball of Foot Cushion**

Shoe sizes 4-11 up to E fitting. 1 pair **£11.50**  
Buy 2 for **£21.00 (save £2)**

Please state shoe size.



PHONE US WITH YOUR ORDER

**01353 667722**

Mon-Fri 9am - 5.30pm  
Saturday 9am - 12.30pm

**FREE DELIVERY**

When you mention our code MTP3523

If you order by mail post to  
**Independence Ltd, Dept. MTP3523,**  
5E Lancaster Way, ELY CB6 3NW

Write on a plain piece of paper and make cheques payable to 'Independence Ltd'

**NO QUIBBLE GUARANTEE**

Free returns and full refund if you are not satisfied.

Nick & Judy

FREE catalogue with every order

independence  
Live life to the full



**CSPA head office**

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

**General secretary**

Sally Tsoukaris  
sally.tsoukaris@cspa.co.uk

**Deputy general secretary**

David Luxton  
david.luxton@cspa.co.uk

**Policy, projects and campaigns manager**

Vacant

**National treasurer**

Michael Sparham  
M.Sparham@CSPA.co.uk

**Pensions and personal case manager**

Christine Haswell  
christine.haswell@cspa.co.uk

**Editor, The Pensioner**

Christine Buckley  
editor@cspa.co.uk

**PRESIDENT**

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

**EXECUTIVE COUNCIL**

**Chair**

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

**Vice chair**

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

**Secretary organisation (organisational matters and group structure)**

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

**EXECUTIVE COUNCIL MEMBERS - NATIONAL**

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

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

Wilson McDonald,  
95 Eastwoodmains Road, Clarkston,  
Glasgow G76 7HG  
07596 028119  
Wilson.Macdonald@cspa.co.uk

Christine McGiveron,  
12 Benmore, Prestwick,  
Ayrshire KA9 2LS  
01292 891033  
Christine.McGiveron@cspa.co.uk

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

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

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

**EXECUTIVE COUNCIL MEMBERS - REGIONAL**

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

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

**Midlands Region**  
Vacant

**North East**

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

**North West**

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

**Southern**

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

**South West**

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

**Wales**

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

**Wessex**

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

**EXECUTIVE COUNCIL ADVISERS**

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

**STANDING ORDERS COMMITTEE**

Mr R Lewis  
Mrs E Turner  
Mr K Yallop

**NORTHERN IRELAND BRANCH**

**Branch president**  
Alastair Hunter, 2 Clanbrassil Terrace,  
Clanbrassil Road,  
Holywood, BT18 0AP  
cspani2k@hotmail.com

**Branch chair**

Stan Blayney, 63 Marlborough Park  
South, Belfast BT9 6HS blayney\_s@  
yahoo.co.uk 02890878999

**Branch secretary**

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

**Branch treasurer/ membership secretary**

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

**SCOTLAND BRANCH**

**Branch chair**  
Wilson MacDonald, 95  
Eastwoodmains Road, Clarkston,  
Glasgow G76 7HG. 07596 028119

**Branch administrator**

Christine McGiveron, 12 Benmore,  
Prestwick, Ayrshire KA9 2LS  
01292 891033  
Christine.McGiveron@cspa.co.uk

**Branch treasurer**

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

**Branch membership secretary for Scotland**

Michael B Kirby, 14 Raasay Gardens,  
Newton Mearns, Glasgow G77 6TH  
07969 405263  
Michael.Kirby@cspa.co.uk



© 2023. The Pensioner magazine is published by Square7 Media Ltd on behalf of the Civil Service Pensioners' Alliance (CSPA). All rights reserved. The CSPA and the publishers declare that any publication of any advertisement does not carry their endorsement or sponsorship of the advertiser or their products unless so indicated. Contributions are invited and, whether or not accepted, submissions will be returned only if accompanied by a stamped addressed envelope. No responsibility can be taken for drawings, photographs or literary contributions during transmission or while in the publisher's hands. Proof of receipt is no guarantee of appearance. In the absence of an agreement, the copyright

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

# Now's the time to tackle your smartphone

*At last, using your smartphone can be easy, simple and stress-free.*

*Find out how...*

Modern mobile phones (smartphones as they're called) can do so much more than just make phone calls – from browsing the web wherever you are, to checking train times, to acting as a sat-nav...

And best of all they can make it so easy to keep in touch with family and friends – in so many ways, from sharing photos to making video calls.

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

### Do the manufacturers do it on purpose?

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

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

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

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

### Plain English... and that's not all

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

### What's covered?

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

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



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

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

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

### What one reader had to say:

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

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

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

### Only half the story

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

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

### Don't buy now, do this instead

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

**Just call 01229 777606**, and talk to Jade, Shanice, Shannon or Emma (lines open weekdays 8.30am-5.30pm and Saturdays 9am-1.30pm). Or email [PS0823@helpfulbooks.co.uk](mailto:PS0823@helpfulbooks.co.uk) or post the coupon to **The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS** to get your full Smartphone infopack – we'll put it in the post to you straight away (and we'll keep your details private). Even if you don't know what type of smartphone you have, the information will show you how to tell.

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

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

Name Quote 'PS0823S'

Address

Postcode

Call 01229 777606 or email your address to [PS0823@helpfulbooks.co.uk](mailto:PS0823@helpfulbooks.co.uk)

Or post to: The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS.

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

# Helpdesk



**Grant Emery** from BC Technologies offers a brief guide to spotting the scammers

**A** continuing issue we have faced since the introduction of email is its use for unlawful means. Scam emails have become more common as the years have gone by due to our everyday lives being online. They have also become more dangerous. This year the number of reports we have been receiving regarding scam emails has increased dramatically.

They are known as phishing emails – emails that attempt to manipulate or mislead users. This can be by either clicking an unsafe link or replying with personal information.

It is important to protect yourself from these types of attacks. Luckily there are some telltale signs that an email you are receiving is not genuine.

## Grammar and spelling

These are the easiest to spot and are commonly included in these types of emails as they can come from all over the world where language may be a factor.

If you suspect that an email may be a phishing email. Carefully read the contents, subject and sender's email address because any or all of these are likely to contain an error.

## Links

Be wary of any link contained within an email you do not trust. These links can contain harmful files or viruses, or take you to fake webpages that will attempt to get you to log in with your username and password.

You can see the path of a link by hovering over the link and then looking in the bottom left corner, you will see a small box that will detail the path and destination of the link.

Keep an eye out for spelling mistakes in these too as they may be attempting to closely mimic a genuine site.

## Asking for personal details

Be wary of the type of information you are being asked for in an email. Companies and businesses are extremely unlikely to ask for your account password or bank details by email, and you should question the motives of any sender who does.

## Be wary of any link contained within an email you do not trust

## Free computer support

**To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email [cspa@bc-group.co.uk](mailto:cspa@bc-group.co.uk) at any time. Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.**

## Identity fraud

It is becoming more common for the senders of spam and scam emails to claim to be someone they are not; they can even claim to be one of your friends or a member of your family. They can do this by creating email addresses very similar to the person they are attempting to disguise themselves as.

Be wary of this – if someone is claiming to be someone you know and they are asking for personal details, contact the person they claim to be and ask if it is really them sending you the email. 📞

## MEMBER QUESTIONS & ANSWERS

**Q** My wifi router is in my living room, but when I go into my bedroom, I notice that the signal drops and is very slow. Is there anything I can do to fix this?

**A** This may simply be due to the location of your wifi router. The placement of your router is very important in getting maximum wifi coverage in your home.

Think of your wifi signal as an invisible ball, with your wifi router being at the centre. As a result, if you placed the router at the very end of your home, the other end may show

a weak signal as it can only reach so far. The structure of everyone's home is different, so some people may be limited to where they can place their router. There are workarounds for this such as wifi extenders. These can increase the reach of your wifi signal throughout your home.

I would recommend plugging the extender into an area where the signal strength starts to weaken slightly – for example, an area with three or four bars.

**Q** I had a look at my recycle bin and was surprised by the volume of files in there! I tried going through them one

by one, deleting as I went, but some appeared to regenerate. As I cannot see anything I want to keep, is it safe to press the 'delete all' button?

**A** Absolutely. The delete all button will completely empty your recycling bin and permanently delete all the files contained within it. However, it is extremely important to browse through these files to ensure nothing important is in there before deleting. You could potentially free up a lot of space by clearing out the recycle bin, especially if you haven't done it in a while.

# Tired, Heavy Legs? Puffy Ankles?

Actively increase circulation to reduce these symptoms with the Revitive Circulation Booster®

**BANK HOLIDAY SALE**

**90 DAY MONEY-BACK GUARANTEE**

**“Get your leg muscles pumping to help put a ‘Spring’ in your step”**



More than 3 million people are now dedicated to the Revitive Circulation Booster, which is high-tech yet needs no specialist operation. Revitive is being shown to help with symptoms such as the feeling of tired or heavy-feeling legs and puffy feet &

pumping blood up from the body's farthest reaches back to the heart. It's no secret that things tend to slow through ageing or being less active and that includes our circulation. And, after being on our feet for a while, many of us find our legs feeling tired and ankles puffy.

ankles. The circular footrest is a dynamic hub for electrical muscle stimulation (EMS) technology, sending electrical pulses gently up through the feet and into the body.

Yet sufferers are discovering that these are a thing of the past thanks to Revitive Circulation Booster® – a drug-free therapy device which actively increases circulation. Revitive should be used daily, from just 30 minutes.

Few people realise it but the calf muscles act as our 'second heart',

Let Revitive weave its magic while you sit back in your armchair and watch TV or read.

**EASY TO USE** – switch on, place your bare feet on footpads and increase intensity until your calf muscles contract, then just sit back, relax & let Revitive go to work.

**EFFECTIVE** – Revitive creates Electrical Muscle Stimulation (EMS) which sends gentle electrical pulses up through the feet which contracts the calf muscles to get your leg muscles pumping & may help provide relief from the feeling of tired legs and puffy feet and ankles, while you relax.

**CLINICAL TRIALS** – Imperial College London's vascular surgery department at Charing Cross Hospital London has conducted extensive clinical studies.

**DRUG-FREE** – Revitive is a medical device offering a drug-free solution - call for further details.

**RECOMMENDED** by the Professor:



"Revitive uses EMS technology which I know works."

– Professor Jonathan Board, Consultant Vascular Surgeon Sheffield Teaching Hospitals

**BANK HOLIDAY SALE**

**SAVE £20 plus FREE GIFT**

Revitive ProHealth Device



SAVE £20

PLUS FREE GIFT

Revitive Water Bottle



WORTH £20.00

FREE

UK mainland Delivery

WORTH £7.99

**NOW ONLY £179.96**

£20 Saving & Free Gift only available when you call and quote RDX3575

– SPREAD THE COST WITH EASY-PAY –

**4 INTEREST-FREE PAYMENTS OF £44.99**

(Credit & debit cards only)

**DRUG FREE CLINICALLY TESTED MEDICAL DEVICE 2 YEAR WARRANTY**



"Try Revitive. It just might change your life."  
Lord Ian Botham, cricket legend & Revitive user

★ Trustpilot ★★★★★

Our customers say Excellent. Rated 4.4 out of 5

**Lucie Dixon**  
Noticed an immediate improvement. I feel my legs are no longer as painful and I believe I've not had an attack of cramp since using it.\*

**Simon Beverley**  
Have tried taking medication to improve circulation in my left leg, but this knocks them out of the park!

**Marie Hershage**  
Since using Revitive daily I've benefited from a noticeable reduction in puffiness in both of my feet and lower legs. I would recommend it to anyone.\*

**Try Revitive for 90 Days • If not completely satisfied, we'll give you your money back – guaranteed. • Exclusively when you buy direct**



**UNSUITABLE IF YOU ARE:** Fitted with a heart pacemaker or AICD; being treated for, or have the symptoms of, an Existing Deep Vein Thrombosis (DVT); pregnant.

Always read the label. Use only as directed. If you are uncertain about the cause of your symptoms or your symptoms persist, please consult your Doctor. Free standard P&P worth £7.99. (Some areas of Scotland, Northern Ireland and other remote postcodes. If returned within 90 days, full refund of purchase price minus a Restore Collection fee of £8.00) Must be returned to original UNDAMAGED packaging otherwise charges may apply. 1 trial per customer only & trial starts from dispatch date. All quotes used are real however, to protect the identity of our customers, models have been used for the pictures. Copyright © 2021 Actegy Ltd. All rights reserved. Revitive and Circulation Booster are trademarks or registered trademarks of Actegy Ltd. Registered in England no. 4819542. Registered office Actegy Ltd, 1 Westpoint, Western Rd, Bracknell, RG12 1TH, UK. AIN:18405328 01.23.

**FREE PHONE: 0800 014 6046**

**£20 Saving & Free Gift ONLY when you use Quote Code RDX3575**

**www.revitive.com**

Lines open: Mon-Fri 8am-5.30pm and Sat 9am-2pm

Post completed coupon to: Dept RDX3575, Actegy Ltd, 1 Westpoint, Western Rd, Bracknell, RG12 1TH

**YOUR DELIVERY AND PAYMENT DETAILS**

Title First Name Surname  
Address  
Postcode  
Email  
Tel  
Charge my:  Visa  Visa Debit  MasterCard  Maestro  
Card No.  
Start Date Exp Date Security Code Last 4 digits (optional) Issue No. (Mastercard only)

**PLEASE TICK BOX FOR PAYMENT OPTIONS BELOW**

**OPTION 1: REVITIVE ProHealth**  
One payment of £179.96 inc. VAT

**OPTION 2: REVITIVE ProHealth**  
4 interest-free payments of £44.99 inc. VAT\* (Credit & debit cards only)

\*Interest-free Charge / Postal Order made payable to 'Actegy Ltd'. Please write name & address on back of Cheque / PO. This offer only available to UK residents on credit or debit cards. See website for details.

SIGNATURE x:

Occasionally we may send exclusive offers by post & email. Tick here if you prefer not to receive these. To change your preferences, visit privacy policy on www.revitive.com

# Something else that annoys me...

Chris Proctor would just like to remind us about something very important

One thing that really grates is hearing a whimpering voice whining: “I’m a pensioner, you know.” I am especially enraged when it is my own voice I can hear, as a final argument when I want something and I’m getting nowhere with logic.

I heard myself saying it only yesterday when I was discussing dead foxes with Denise from Pest Control. I had wandered into our small garden to discover half of it occupied by an expired member of the fox family. I contacted the council to ask if they might like to take it away, which is when I encountered Denise. She emailed back to say that the council – and I quote – offered “no services to treat foxes”.

Patiently I explained that I did not expect the council to treat it, if she was suggesting that I take it out for a pint or buy it a burger. I repeated that it was no longer in a position to be going to a soirée. It was not in the land of the living. I referred her to the Monty Python sketch concerning parrots.

Denise persisted. She was not interested in foxes. Perhaps, she said, I could contact a suitable contractor. “But,” I heard myself wailing, “I’m a pensioner.”

It was a pathetic gambit and I was ashamed of myself. Especially as the corpse was down the tip in a black bin bag. Why should being a pensioner liberate me from removing vermin? It makes me – us – sound helpless.

My Amanda harbours no reservations on this score, especially when it concerns public transport. She positively revels in playing the ‘retired person’ card. I watch as she skips down the escalator, hops from platform to tube and looks around

for a seat. If there is one, she prances to it and settles in.

If, however, there is only standing room, a transformation overtakes her. First, she looks around to discover someone younger than her who is sitting down. The victim identified, she bends over, Quasimodo-style. As she approaches the target her legs, up to now perfectly adequate, begin to tremble; her face takes on the expression of an injured puppy; her voice becomes soft and weak as she mouths the mantra: “I’m a pensioner, you know.”

Once the reluctant commuter has been winkled from their seat, she begins press-ups on the armrests while scouring the latest edition of UK Beef Magazine.

Of course, there are times I revel in my pensioner status. Like when my daughter’s toilet is blocked and assistance is suggested. Or lunches or theatre tickets are offered at reduced rates.

It certainly doesn’t apply to politics, an area where, embarrassed, I conceal my advanced years. The fact is we’re increasingly Tory. At the last general election, the Conservative vote among

over-65s was more than 60%. Only 20% of us voted Labour. Meanwhile, 64% of us voted for Brexit, with only 36% wanting to Remain. I wonder why this is? I suspect we’re fed up with being let down. To be fair, Labour hasn’t let us down since 2010. Surely, it’s their turn to have a go at disillusioning us?

Elections aside, I don’t like it when “I’m a pensioner you know” sounds like a plea for unmerited special treatment. It’s like a man accused of murdering both his parents who asks for the fact that he’s an orphan to be taken into account.

I’m terribly pleased to still be here. Staying alive isn’t just a Bee Gees hit; it’s a lucky break I’m not going to ruin by feeling guilty about my long stay. We’ve all earned the right to nip to the front of the Covid queue, make youngsters stand up on the tube and delay busloads of commuters while we argue with the driver whether it is 09:26 or 09:30. And as for our pensions, we’ve paid for them. Of course, all rules have their exceptions. Recently I was discovered at midnight on my way home from the Stag recycling stout behind a hedge. The dressing-gowned gent who emerged from the premises snarled I was, among other things, “a layabout”. I adopted a superior air as I readjusted my garments. “I’m a pensioner, you know,” I declared. “So zip it.”

Sound advice all round. 🗣️



**There are times I revel in my pensioner status. Like when my daughter’s toilet is blocked and assistance is suggested**

# PRIZE CROSSWORD DRAW

Win £100 of M&S vouchers

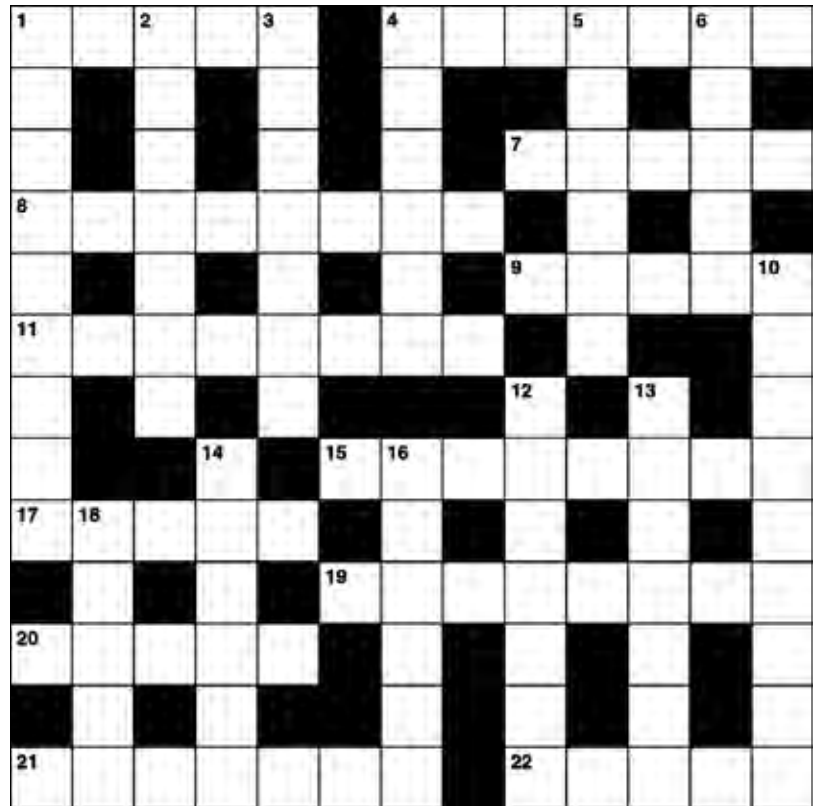


## Across

- 1 Flowers that symbolise both York and Lancaster (5)
- 4 Men of \_\_\_\_ : slow march of the Welsh Guards (7)
- 7 River in East Anglia (5)
- 8 \_\_\_\_ of Pisa: mathematician also known as Fibonacci (8)
- 9 Rainer Maria \_\_\_\_ : Bohemian-Austrian poet and novelist (5)
- 11 Competitive equestrian sport (8)
- 15 One of the Seven Hills of Rome (8)
- 17 Egyptian city and site of ancient Thebes (5)
- 19 Maribor's country (8)
- 20 A piglet that has been recently weaned (5)
- 21 Silvery white element (7)
- 22 Roman goddess of the hunt (5)

## Down

- 1 Author of classic children's books (5,4)
- 2 Siberian breed of dog (7)
- 3 Junction between two nerve cells (7)
- 4 Frankfurter served in a roll (3,3)
- 5 In Catholicism, adoration that may be allowed to God alone (6)
- 6 \_\_\_\_ Berry: US rock and roll musician (5)
- 10 Character in *The Hunchback of Notre-Dame* (9)
- 12 Ivy League university (7)
- 13 Self-playing musical instrument (7)
- 14 \_\_\_\_ Rat: TV puppet character (6)
- 16 Eg garlic or onion (6)
- 18 \_\_\_\_ Pendragon: legendary King of the Britons (5)



Entries that are not complete will not be accepted into the draw. Closing date: **8 November 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 **James Sandiford, Slough**

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

Name

Address

Postcode

Phone

E-mail

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

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

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

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

## Last issue's crossword



# Rediscover Your Freedom

- ✓ **Easy**  
Folds in seconds
- ✓ **Cost effective**  
1p/mile to run
- ✓ **Stable**  
Four-point balancing system
- ✓ **Long distance**  
10 mile range
- ✓ **Robust**  
They carry up to 120kg
- ✓ **Comfort**  
Sprung suspension



“eFOLDi is a folding magic, fantastic invention! Simply brilliant!”  
Sir Richard Branson

**BOOK A FREE home demo**



FROM ONLY **15kg†**



Lite

†without battery

**Call now on 0800 688 9150**

# Take out insurance with the people who go the extra mile.

## Car, Home & Travel Insurance

Quality cover and a  
first class service you  
can trust\*

- ✓ Competitive premiums
- ✓ Friendly, knowledgeable staff
- ✓ Helpful phone service
- ✓ Monthly & annual premium options

## The insurance people who care.

A Not for Profit organisation supporting Civil Servants  
and Public Sector workers for over 100 years.

★ Trustpilot



Rated 4.7 out of 5



**01622 766960**

**csis.co.uk/cspa**



The insurance people who care

CSiS is authorised and regulated by the Financial Conduct Authority.

\*Based on 257 customer surveys received between 01.01.23 and 25.07.23 scoring an average 9.4 out of 10.