

the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

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Welcome



Christmas and New Year are fast approaching and it's a time for looking back and forward. We must all wish for a more peaceful new year as conflict continues across the Middle East and in Ukraine.

The reports from the Covid inquiry also dominate the news, taking us back to that dark time and painting a truly scary picture of the state of the government then.

Next year we're likely to have a general election in the UK, or at least be preparing for a very late one in January 2025, and the US will elect a new president.

Here, the CSPA will be lobbying all politicians to secure the best deal for older people.

In our cover feature, Jenny Sims finds that the high street and travel operators are already offering some good deals for older people. And Barrie Clement looks at the progress made in developing banking hubs so that banking services are accessible in person following the widespread closure of bank branches.

Meanwhile, Chris Proctor reflects on the rise of influencers, queue standers, and other new ways of making money. So there are some things to make us smile.

I hope you have many things to be glad about at the end of this year and in 2024.

Christine

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Please send branch news and parliamentary reports or any other contributions for the winter edition to the editor by **8 January 2024**. 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** And if you need extra time to submit a report, please email the editor.

All-star manifesto launch

Sixties pop star Sandie Shaw MBE was among politicians and Later Life Ambitions (LLA) campaigners at a House of Commons launch of the LLA's manifesto, *Standing by pensioners: a manifesto for later life*.

Speaking at the event, Sandie said she found the campaign uplifting with a good vibe. She said it was important people led good lives until the end and she praised the work of campaign groups such as the CSPA.

The CSPA and LLA partners the National Federation of Occupational Pensioners and the National Association of Retired Police Officers represent more than a quarter of a million pensioners.



Left to right: Richard Critchley (NARPO), Sandie Shaw, Sir Stephen Timms, Alan Lees (NARPO), Eamonn Donaghy (NFOP) and Sally Tsoukaris (CSPA)

The event was sponsored by Sir Stephen Timms, Labour chair of the Work and Pensions Select Committee, who said there was work to do in many areas to improve the lives of older people.

Other politicians at the reception included Gill Furniss, shadow pensions minister; Sammy Wilson (DUP); Claire Hanna (SDLP); and David Linden (SNP).

The LLA manifesto calls for policies that focus on the concerns and ambitions of older people to live full and fulfilling lives – protecting the triple-lock, forming a national care service, interventions on housing, transport and digital exclusion,

and appointing a commissioner for older people in England.

CSPA General Secretary Sally Tsoukaris said: “We were thrilled to co-host this event with our LLA partners NARPO and NFOP, and encouraged by a good turnout from across the political spectrum. It was amazing to see so much consensus, passion and determination in the room to deliver a better future for older people in the UK.”

The CSPA is urging members to support the manifesto – visit www.laterlifeambitions.co.uk/manifesto



Your magazine, your suggestions

The Pensioner is your magazine and the editor's inbox shows it is well read. We are always looking to feature your interests and concerns and to reflect the work of the CSPA. It will help our editorial planning if we know what you want to see more of and to see less of.

The editor would be grateful if you could list your three favourite things about *The Pensioner*, as well as three not so good things and your own ideas. Please email editor@cspa.co.uk or write to Christine Buckley at the CSPA, Grosvenor House, 125 High Street, Croydon CR0 9XP.

Triple-lock support from AGM delegates

At the CSPA Annual General Meeting, which sets the agenda for CSPA work and campaigning for the following year, delegates voted unanimously to continue our campaign to protect the state pensions triple-lock in 2024 and beyond.

The triple-lock increases the state pension by the higher of inflation, average wage growth or 2.5%. Inflation (measured by the Consumer Prices Index in August) was 6.7% and annual wage growth (including bonuses) was 8.5% (averaged across May to July 2023). But there is speculation that the government will use a lower figure. The full 8.5% average earnings growth increase should apply.

The Conservatives' 2019 election manifesto promised to keep the triple-lock, but it suspended it in September 2021, leaving pensioners with a 3.1% increase

in April 2022, when earnings had risen by 8.3% and inflation had reached 9% by April. The triple-lock helps keep pensioners' total incomes from falling too far below inflation and average earnings.

Speaking on behalf of the Executive Council, Tony McMullan from the Northern Ireland Branch said: “The triple-lock is essential to maintain the current living standards of pensioners – but it does little to increase it from its very low base as one of the worst state pensions in Europe.

“The government is proud to regularly proclaim that the UK is the fifth richest economy on the world. Pensioners would be delighted to receive equal treatment and get the fifth most generous pension in the world. At the moment, the UK is not even in the top 20 pensions in Europe.”

Please support the campaign to save the triple-lock. Sign the petition at this link – <https://petition.parliament.uk/petitions/646906/signatures/new> – so the issue is brought before Parliament.

You can read all our AGM decisions in our supplement with this magazine.

“The triple-lock is essential to maintain current living standards”

Tony Hall: an energetic and effective campaigner

We are sorry to report that Tony Hall, a prominent member of the CSPA for years, passed away peacefully in hospital on 5 November after a short illness, aged 89.

Tony was a long-serving member of the CSPA Executive Council and Regional Representative for Wessex. He chaired the Reading Group from 2002 to 2018. He served on the campaigns committee and the organisation and recruitment committee – which he attended in mid-September just before the illness that prevented him joining the AGM in October.

Tony became active in the CSPA on joining in 1995 after retiring from being a senior research scientist at the Agricultural and Food Research Council. There he led the departmental trade union side for 11 years during a particularly difficult time of redundancies and restructuring.

Tony served on the NEC of the Institution of Professional Civil Servants (IPCS/IPMS) and became Vice-Chair of IPMS (now Prospect union) before retiring at 60 in 1994. He was then active in the union's Thames



Valley Retired Members Group.

An active campaigner for pensioners, Tony represented the CSPA at National Pensioners Convention events over many years.

Despite his commitments in

retirement, and time with his family, Tony loved travelling and regularly drove his campervan across Europe.

CSPA Deputy General Secretary David Luxton said: "Tony has been a good personal friend for the past 40 years, since I first met him when working for the IPCS union from 1983. He has always been an energetic and effective campaigner for fairness in the workplace and for pensioners, and always great company."

"He remained active in the CSPA and NPC right to the end of his life. His warm personality and commitment will be sadly missed by so many."

Tony leaves two daughters and a son.

Tony remained an active CSPA member to the end of his life



Mekong River Cruises: discount for CSPA members

The CSPA has negotiated a 10% discount for members booking a Mekong River cruise with Wendy Wu tours.

A Mekong River cruise takes you from the lush, green landscapes of Vietnam up to Cambodia's capital, Phnom Penh, and beyond. The Victoria Mekong ship is your home for an exclusive eight-day river cruise, where you'll visit ports along one of the most interesting stretches of the Mekong. You can discover the Long Xuyen Floating Market, untouched riverine islands and the moving history of Phnom Penh.

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CSPA website

We always try to ensure your experience of our website is as positive and rewarding as possible. We're sorry if you have experienced any problems recently in logging into the members' area, as there have been some issues since the new website launched at the end of 2022.

You may have noticed a few changes to the members' area login page. Please be reassured your personal data is securely held in line with the CSPA's privacy policy.

Your membership number appears on your 'home' page within the members' area. Longstanding members may see that their new membership number,



which begins with "CSPA...", differs from their old one. Both are valid and can be quoted when contacting us or our member benefits providers.

If you have experienced issues when attempting to log on, we are grateful for your patience. Should these persist, you are always welcome to email enquiries@cspa.co.uk or phone 0208 688 8418.

Have you missed out on a uniform allowance?

Members have contacted the CSPA about an issue that affects former Customs staff who worked in uniform in the field and then were compulsorily transferred into the Home Office. Somewhere along the line the uniform uplift was not included for a relatively small number of staff.

Pension records are built on data provided by employers via an electronic interface. Employers are responsible for providing accurate payroll data to Civil Service Pensions (CSP) for administration purposes. Unfortunately, until the Home

From now on, the Home Office will ensure there is a process in place

Office can confirm to administrator MyCSP that the uniform uplift is payable, MyCSP is unable to take any further action.

We are aware the Home Office is working with HMRC to identify individuals who met the appropriate criteria when they moved into the Home Office.

The Home Office is also working with its shared services provider and assessing their records to ensure that the individual retained the right to the uniform uplift.

From now on, the Home Office will also ensure that there is a process in place to identify any uniform allowance eligibility at the point of full retirement for current employees.

Anyone who thinks they may be affected can contact: hossc.metis.henquiries@metis.homeoffice.gov.uk



On the road with the CSPA

The first of the autumn Civil Service Pensions Employer Forums was held in Liverpool at the end of October.

The CSPA had a stall staffed by EC member and North West Regional Representative Harry Brett and CSPA Pensions Manager Chris Haswell, who also participated in the panel event answering questions on the cost-of-living crisis and pensioners among other topics.

CSPA travel insurance by CSIS

The *Pensioner* letters pages have included complaints about the CSPA's travel insurance, which the CSPA has raised with insurance provider the Civil Service Insurance Society (CSIS). The organisation has responded to two letters on page 45, and here it provides information on its services.

The CSIS, founded in 1890, offers home, motor and travel insurance to serving, retired and former civil and public servants, partners and family members. For the past century it has been a not-for-profit organisation and donates its annual surplus to charities in the civil and public service.

Wendy Hilder, CSIS chief executive, says: "The CSPA travel scheme has been designed to provide a good-quality product from a well-respected insurer at a fair price. We are able to provide annual policies or cover for single trips, with a variety of policy limits and benefits, ensuring flexibility for our customers."

Where there are multiple or serious medical conditions, the CSIS may be able to obtain a quotation that is not available online, so customers are encouraged to telephone for a quotation. This is also the case if a customer is aged 85 or over.

When annual cover is not available, or costly, the CSIS would always encourage considering cover for single trips.

Coverage is available for a wide range of medical conditions, but there may be times when the CSIS is unable to provide a quote. If so, the CSIS will continue to support customers by providing details of a service that may be able to help find a specialist insurer to provide the cover.

Why have members with multiple medical conditions had problems getting cover?

All insurers have their own acceptance criteria based on age, medical conditions and destination. The CSIS has selected good insurance providers who cover most scenarios but can't guarantee acceptance

as it is up to each underwriter and their assessment of the risk. If the CSIS can't give a quote, they will signpost you to a service that may be able to help.

How does your scheme compare on price?

The CSIS has provided a solution that is competitive across a wide range of risks, but it will not be cheapest for every member. The CSIS aims to provide good service and good products, which it knows are important to CSPA members.

How can I buy travel insurance?

Call CSIS on 01622 766960, option 5, or visit www.csis.co.uk/partners/cspa



Get involved with the CSPA

We have a lot of great representatives, but we also know that many people don't know about their local groups or are in an area without a group. To help you get involved, here two of our regional reps set out their stall

London

We have eight active groups – Croydon, Kingston upon Thames, Twickenham, Harrow, Hillingdon, Inner London, Lewisham & East Southwark, and Southend on Sea. If you are in the catchment areas of any of these, you should be receiving group newsletters. If you are not receiving newsletters, you are probably allocated to a closed group.

You may wish to come to one of the three informal meet-ups detailed here.

You can meet me and possibly someone from an active group near the venue.



David Owen, Regional Representative

email: private.drdauidowen@btinternet.com tel: 020 8657 1073

I will take any questions or thoughts you may have about the CSPA. We can consider whether there is any possibility of restarting a local group and how you can join an existing group if you so wish.

I am not a rep for JD Wetherspoon's but, as most people know what to expect there, all three events are in their establishments. All meet-ups will run from 2pm for at least an hour. I will be carrying *The Pensioner* – though you may spot me from my distinctive shirt!

I will also host an online meeting in January – details will be on the CSPA website. I look forward to seeing you.

- **Thursday 11 January, 2pm**
The Assembly Rooms, 147-153 High Street, Epsom, KT19 8EH (200m from Epsom railway station)
- **Tuesday 16 January, 2pm**
The New Crown, 80-84 Chase Side, Mill Hill, N14 5PH (200m from Southgate Underground on the Piccadilly Line)
- **Thursday 18 January, 2pm**
The Furze Wren, 6 Market Place, Bexleyheath, DA6 7DY (Bexleyheath railway station is 1,500m away but there is the B12 bus service from the station)

North West

This call-out covers members who would belong to one of these groups – Blackpool & Fylde, Cumbria North, East Lancashire, Morecambe Bay and Preston & Chorley.

I have been promising for some time to arrange a visit in each of your areas. The objective is to give you the opportunity to meet me as your regional representative and hopefully to encourage anyone who would be interested in restarting their group to do so.

We are conscious of costs and the fact that membership subscriptions went up this year, so we have taken the decision to

advertise these meetings in *The Pensioner*, as opposed to writing individually to each member. I am sure you will agree that, as every member receives the magazine, this is a much more cost-effective method of reaching you.

The Executive Committee thinks you should be given the opportunity to meet your regional rep and discuss options. I have arranged the meetings listed here at coffee shops in your area.

We will be repeating this invitation in *The Pensioner* due in March 2024. Please come and have a cup of coffee with me if you can.

Harry Brett, Regional Representative

email: h_brett@sky.com tel: 07999874864



- **Thursday 4 April, 1-3pm**
Quilligans, Winter Gardens 89-93 Church Street, Blackpool FY1 1HU
- **Thursday 11 April 1-3pm**
Costa Coffee, Blackburn Shopping Centre, Unit 49, 21 Cobden Court, Blackburn BB1 7JG
- **Thursday 18 April, 1-3pm**
Costa Coffee, 2 Court Square, Carlisle CA1 1QX
- **Thursday 25 April, 1-3pm**
Costa Coffee, 219 Marine Road West, Morecambe LA4 4BU
- **Thursday 2 May, 1-3pm**
Starbucks, Fishergate Shopping Centre Preston PRI 8HJ



Calling all groups

Please send us advance dates for group meetings, whether or not it's your turn for a report in the branch section of the magazine, and we will start a new calendar. Just email editor@cspa.co.uk as usual.

General secretary's Report

Sally Tsoukaris



Welcome to the winter edition of *The Pensioner*. I am sure I am not alone in wondering just where this year has gone and how we come to be surrounded by the buzz of the festive season quite so soon!

We continue to campaign under

We continue to represent members in dialogue with the Cabinet Office and MyCSP

the banner “Protecting what you have earned”, which neatly encapsulates our two fundamental directives – to maintain and improve the purchasing power of pensions and to promote the economic and social wellbeing of pensioners.

We continue to represent our members’ interests through dialogue with our colleagues in the Cabinet Office and MyCSP. We were also pleased to host two popular webinars in November to inform people about the consultation outcome and next stages of the implementation

of the 2015 remedy (commonly known as McCloud, after the judge presiding).

The events were ably chaired by CSPA Chair Linda Ridgers-Waite, and the panel members were Stella Humphreys, 2015 remedy programme stakeholder manager for civil service and royal mail pensions from the Cabinet Office, and our own Pensions and Personal Case Manager, Christine Haswell. No doubt those who took part in these sessions found them helpful and we hope to hold further such events in due course.

Later Life Ambitions’ Pensioners Manifesto

The CSPA, along with LLA partner organisations the National Association of Retired Police Officers and the National Federation of Occupational Pensioners, is proud to have launched our joint, pensioners manifesto – *Standing by Pensioners* – at an event in the House of Commons on 21 November. You can read more about the occasion on page 4.

We have a handy toolkit available on our website to assist CSPA members who would like to assist with this campaign by contacting their local MPs to remind them of the need for their party policy manifesto to address our demands. Here’s what we are calling for:

- The UK government to create an Older People and Ageing Commissioner for England and Scotland.



- A national social care service integrated with the National Health Service that remains free at the point of delivery.
- The UK government and the devolved administrations to combat digital technology’s role in social exclusion and the restriction of access to healthcare, financial and local authority services of all kinds.
- All political parties to make manifesto commitments to guarantee the state

- pension triple-lock for at least the duration of the next Parliament.
- All new homes to meet the Lifetime Homes standard, with a national strategy for more adaptable, accessible homes across all tenures.
- Investment in local bus and rail services for uprated concessions and for improved accessibility and assistance for older people on all new bus and railway stock and facilities.

2023 AGM: CSPA priorities

Our Annual General Meeting in October was a great success and we were encouraged by the way delegates from CSPA groups and branches participated by drawing our attention to the issues of most concern to them. We debated more than 40 motions on topics ranging from pensions, health and social care, to public transport and digital exclusion in many different forms.

CSPA business

Motions in this category focused on the urgent need to recruit many more new members and provide active groups with the necessary support, while also staying in touch with the increasing number of members not covered by groups.

More needs to be provided at a regional level but, as each region and branch's situation is unique, it cannot be a one-size-fits-all approach.

We are beginning to see the potential of our new website and membership database being realised, but their implementation has been challenging and we are grateful for the continued support of members, groups and branches.

Pensions and related matters

Next year is likely to be an election year, and groups submitting motions instructed the Executive Council on matters ranging from the impending rise in the state pension age, to maintaining pressure on the main political parties to implement the triple-lock and ensure that pensions increase in line with inflation.

Concerns were also raised about the over-80s Age Addition and the Christmas Bonus, both of which are sorely in need of review.

We debated more than 40 motions at the AGM across a wide range of topics



Digital exclusion

Some of our members, and other older people, are increasingly and negatively impacted by a lack of access to either smartphones or the internet. AGM motions raised issues around the increasing reliance of GP surgeries on communicating with their patients by digital means, including the publication of vaccine rollouts and vaccination centre locations.

Serious concerns were also voiced about the extended use of parking payment apps by local authorities replacing card or cash payment facilities, and ongoing issues relating to the dwindling number of high-street banks – without many of the promised 'banking hubs' to replace them (see page 25).

We must continue to speak out about how the daily reliance on the internet by providers has an unfair impact upon the elderly. We must also emphasise the need for those providing all types of local services to continue to offer alternative ways of communicating and conducting financial, and other, transactions.

Health and social care

Members remain concerned about the inadequate state of our social care systems. There is continued government reticence to address the need for a properly funded national social care framework to alleviate pressure on the NHS and provide better ways to

transition between hospitals and community-based care.

Motions supported by the AGM presented opportunities to consider how the CSPA might use its influence in this critical area.

Transport

Members are also concerned about the ongoing reduction of local and rural bus services and have directed us to participate more actively in the National Pensioners Convention's campaign for a National Bus Week and improved bus services.

Members brought to the AGM's attention the dangers posed to pedestrians by e-scooters and asked us to campaign on this issue to make our public places safer.

General

The rising cost of living is hitting pensioners, and others on fixed incomes, particularly hard. The AGM upheld several motions about utilities, broadband and telephone, and other public service providers relying on raising their prices by the Retail Price Index (RPI) plus a percentage each year.

We were challenged to highlight the unfair impact that this has, especially as many pension increases are linked to the lower Consumer Prices Index.



Campaign for Older People's Commissioner

In 2008, Wales became the first country in the world to appoint an independent Commissioner for Older People and Ageing, followed by Northern Ireland in 2011. These commissioners' statutory functions are to promote awareness of the rights and interests of older people, to challenge discrimination, encourage best practice in their treatment and review the law as it affects older members of the population.

In later life, the support that people need from institutions such as the NHS, social care and social security systems becomes even more critical, but no single government department can respond to all their needs satisfactorily in isolation.

In 2022, Age Scotland found that "only one in five older people feel valued for their contribution to society, while more than a third feel that life is getting worse for older people".

One example of the tangible benefits that having an Older People's Commissioner can bring is provided by a

Older people must have a voice to ensure that governments consider their needs

recent landmark legal win for older people brought about by Eddie Lynch, Commissioner for Older People in Northern Ireland.

The Commissioner took up the case of a 70-year-old quadriplegic man who lives with multiple sclerosis and other complex healthcare needs, and the High Court judge presiding ruled that the man had been unfairly refused free hospital treatment.

The ruling also called upon the Northern Ireland Department of Health to adopt a revised version of its Continuing Healthcare Policy, which determines whether care should be provided in a hospital or care home based on need, rather than the person's financial situation.

In England, the CSPA is one of more than 70 charities and member-led bodies – including ageing, disability and health charities, trade unions and care home providers – to have signed a consensus statement calling for the creation of a Commissioner for Older People and Ageing.

Older people must have a voice to ensure that governments addressing policy challenges always do so in a way that best suits their needs as, sadly all too often, this is otherwise just not the case.

Head office staff changes

We welcomed our new PA/ Deputy Office Manager, Benedetta Makanju, and CRM Database Officer Robyn Hampson in August. They have both settled in well and enjoyed assisting with our AGM immensely as it offered them a great opportunity to meet CSPA members from around the country and gain valuable insights into the way the organisation works.

We have more recently also recruited our newest member of the team, Verity Morrish, who is to be our new Digital Campaigns Manager. This will ensure that we have the right skillset as a team to support existing CSPA members and assist in recruiting new members to build the organisation for the future.

We have updated our team pages on the website recently, so please visit www.cspa.co.uk if you would like to find out more about us and our roles and responsibilities.

On behalf of the whole head office team, I would like to wish you all a very happy Christmas and much health and happiness in the coming new year!

Robyn Hampson (right) and Benedetta Makanju



Politics returned to the front of the news cycle over autumn with a busy conference season. Given the prospect of a general election next year, politicians from the major parties were keen to pitch promises to the electorate.

Party conference season got under way with the Liberal Democrats in Bournemouth on 23-26 September. The only major party to opt for a traditional seaside venue, the atmosphere was buoyant as the emboldened Lib Dems launched pledges aimed at winning over disgruntled Tories in the 'Blue Wall' – and silencing critics who have accused them of shirking commitments since 2019.

Other than a housebuilding targets squabble, the party presented a united front on a £4 billion plan to "fix" the NHS – a guarantee patients will be able to see a GP within seven days of making an appointment and legal provisions to ensure cancer patients begin care within two months of diagnosis.

Lib Dem leader Sir Ed Davey also gave his unequivocal backing to the pensions triple-lock. Having introduced the policy under the coalition government, the Lib Dems feel a sense of stewardship to the triple-lock, which has come under scrutiny following the publication of a report that suggests it could cost up to £50 billion per annum by 2050.

Despite offering policies designed to appeal to voters of all persuasions, the Lib Dems were overshadowed by announcements by Cabinet ministers on international refugee law. Given the Lib Dems have made no secret that they're going after seats in Conservative heartlands, diverting the press focus was a deft move by the government.

Conservative conference

Next on the conference circuit were the Conservatives on 1-4 October, who broke from tradition by going ahead of Labour

this year. Gathering in Manchester, after Birmingham last year, Prime Minister Rishi Sunak came to conference with news for both cities. After spending much of the conference avoiding questions on the future of the Birmingham-Manchester branch of HS2, Sunak – delivering his speech in Manchester's former central railway station – confirmed HS2's northern branch would be cancelled, to the consternation of the local Conservative and Labour metro mayors.

However, he insisted the decision freed up £36 billion for other transport projects. And investment must go into protecting local bus services – despite being lifelines for many older people, 1,500 English bus routes have been axed since 2021.

Away from the HS2 furore, there was welcome news for pensioners when Chancellor Jeremy Hunt warned against breaking the government's manifesto promise to preserve the triple-lock.

Elsewhere in Manchester, things were rather subdued. Businesses and lobbyists kept their distance, putting all their eggs into the Labour conference basket. And while the polls continue to keep Labour on course for No 10, the more astute among the conference circuit followers will have assessed that the Conservatives still have more than a year to go until they must trigger a general election – and no good reason to call one early.

Labour conference

After the Tories, it was Labour's turn in the media limelight (8-11 October). For a second year running, the party arrived en masse on Merseyside, drawing crowds of up 16,000 – numbers unseen since the days of Sir Tony Blair's first government.

Blair loomed large over the conference, just as the Conservatives had sought to invoke a golden age for their party by namedropping Margaret Thatcher.

In Liverpool, shadow ministers

appealed to the middle ground, as Blair once did so successfully, and businesses were keen to schmooze a party that increasingly blurs the lines between ideological commitments to common ownership and pragmatic relationships with private business.

Fringe meetings also recalled the Blair years, with *Things Can Only Get Better* ringing out like it was 1997.

After a feeling at recent Labour conferences that the party was still learning to accept its leader, this year delegates and activists seemed genuinely excited by Sir Keir.

Despite the blossoming of Starmermania among the Labour rank and file, Sir Keir's keynote speech showed he's more of a Brian Epstein than a John, Paul, George or Ringo. He remains more preoccupied with keeping his party's image neat and tidy post-Jeremy Corbyn than in making bold commitments.

Nevertheless, there was a pledge to build millions of new homes. And shadow work and pensions secretary Liz Kendall promised to ensure decent state and second pensions for all.

Shadow health secretary Wes Streeting told delegates: "There is no solution to the crisis in the NHS that doesn't include a plan for social care," revealing that addressing workforce issues would be the first phase of a 10-year plan towards a National Care Service.

With another conference season over, politics returned to its Westminster home. Throughout the ups and downs of the next phase of the political calendar, Connect will be working to ensure that Later Life Ambitions' 250,000 voices are heard by the politicians we entrust with running our country. 📞

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

Conference call

Matthew Boyd takes the temperature of the political parties over a pre-election conference season

NOBLE CALEDONIA



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THE ITINERARY IN BRIEF

Day 1 London to Dubrovnik, Croatia.

Fly by scheduled flight. On arrival transfer to the MS Monet and embark. Enjoy welcome drinks and dinner as we moor overnight.

Day 2 Dubrovnik. Dubrovnik is a breathtaking sight and its many historic and cultural treasures have earned it the designation as a UNESCO World Heritage Site. This morning our local guides will lead us through the bustling old town taking in the beautiful civic buildings, the Rector's Palace, the Romanesque-Gothic Dominican and Franciscan Monasteries and the Sponza Palace. This afternoon is free to relax on board or to explore independently. Maybe take a walk on the city walls or ride the cable car up Mount Srd for the wonderful views over the city.

Day 3 Korcula. Spend the day on the island of Korcula, the reputed birthplace of the explorer Marco Polo. A morning guided tour will include a walk along Korcula's crooked Medieval streets revealing elegant squares flanked with palaces of the old nobility. After lunch on board we drive to the interior of the island, past olive groves and vineyards offering views down to the coast below. On our visit to a winery, we will learn more about the mainly white wines, which have been cultivated on the island for centuries, before enjoying a tasting.

Day 4 Brac & Split. Awake on the island of Brac and the attractive port of Pucisca located at the end of a long bay. Brac is world renowned for the quality of its stone which was used for the Diocletian's Palace in Split as well as the White House in Washington and other parliament buildings in Europe. Spend the morning in the charming small town, voted one of the prettiest in Europe, where the buildings' white roofs create an ambient atmosphere. Over lunch we sail the short distance to Split where a guided walk includes the Diocletian's Palace, built by the emperor in 295-305 AD as his retirement villa. Much of this large building is well preserved and the palace contains Split's old town within its walls, making it the only Roman palace that has been continuously inhabited since Roman times. It is a wonderful

spot to wander the maze of streets. We sail late tonight for anyone wishing to take an after dinner stroll.

Day 5 Sibenik & Krka National Park. From our berth in Sibenik we visit the majestic waterfalls of Krka. Take a morning guided walk on wooden walkways and across bridges through this unique fjord-like landscape with its multiple waterfalls and interesting flora and fauna. This afternoon we will have some free time to explore the historic town including the Cathedral of St James, the old city walls and the theatre before we sail this evening.

Day 6 Mali Losinj. We will spend the morning at sea arriving in the early afternoon at Mali Losinj which sits at the foot of a protected harbour on the southeast coast of Losinj Island. It is the island's mild climate and rich flora that give Mali Losinj its reputation as one of the most fragrant islands in Croatia; its air is scented with lavender, sage and rosemary. The seafront of the old town is lined with a string of imposing 19th century houses and villas and is a pleasant place to wander.

Day 7 Rovinj & Pula. Our last day in Croatia will be based at the atmospheric town of Rovinj where the houses inside the old town are small and lean into each other creating a unique atmosphere. We leave the town this morning and drive to the tip of the Istrian Peninsula and the former Roman settlement of Polensium, now known as Pula. Here we will discover one of the best preserved Roman amphitheatres left in the world. The Arena, built in the 1st century AD was designed to host gladiatorial contests with seating for up to 20,000 spectators. After lunch either relax on board or explore Rovinj. Our guided walking tour will include the Franciscan Monastery, City Palace and the 17th century clock tower before we visit the town's main landmark, St Euphemia Church.

Day 8 Koper, Slovenia. From our berth in Koper we drive to Piran, one of the most photogenic cities in the Mediterranean. Influenced by the Venetian Republic, which left its mark on most Istrian towns, Piran has

maintained the clustered Medieval structure of narrow winding streets, houses huddled close together and numerous squares and churches. Tartini Square is the gem found in the very centre of the city and is named after the violinist and composer Giuseppe Tartini. After lunch on board, enjoy some time at leisure in Koper. Maybe visit Tito Square, the impressive Praetorian Palace or the 11th century cathedral.

Day 9 Venice, Italy to London. Disembark after breakfast and transfer to the airport for our return scheduled flight to London.



*The 28 June 2024 departure operates in the reverse direction to that shown from Venice to Dubrovnik. Full itinerary can be viewed online.

PRICES & INCLUSIONS

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NB. Ports and itinerary are subject to change. All special offers are subject to availability. Our current booking conditions apply to all reservations. Travel insurance is not included in the price.

Synopsis

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



WESTMINSTER

by Joe Frost

BLUE BADGE SCHEME

Simon Lightwood asked whether the government planned to extend the badge validity period for people with a permanent disability. Legislation allowed for badges to be issued for three years, he was told, and local authorities had discretion to add a “not for re-assessment” marker to individual records, including applicants with permanent disabilities.

Sarah Olney asked if using UK Blue Badges in French car parks had been discussed with the French government. The minister reminded that the scheme provided a range of concessions in respect of off-street parking but did not apply to off-street car parks. Reciprocal arrangements discussed with countries, including France, recognised that acceptance of the UK scheme abroad would be based on that country’s disabled parking policy, which might not include off-street parking concessions.

MEDICAL TREATMENTS ABROAD

Paula Barker asked what assessment had been made of the potential merits of providing funding for treatment abroad that was not available in the UK.

The government said it had no such plans, but commissioners may choose to do this for individuals in exceptional circumstances. The reciprocal healthcare agreements the UK had with the EU and Switzerland supported planned treatment abroad, when it would normally be available on the NHS through the S2 scheme. Individuals must meet other eligibility criteria, such as experiencing undue delay when waiting for treatment.

The government had no plans to assess funding treatment abroad

SPEED LIMITS

Julian Knight asked whether discussions had taken place with the Welsh Government (WG) on the use of the 20mph limit in Wales.

The reply confirmed that powers for speed limits were devolved to the WG as part of the Wales Act 2017. In terms of the 20mph limit, it was disappointing the WG seemed to be ignoring its own impact assessments that suggested the damage to the Welsh economy could be as much as £4.5 billion. Local authorities in England had power to set 20mph zones where

appropriate and the UK government had no plans to introduce default or national 20mph speed limits in urban environments.

Virginia Crosbie asked what assessment had been made on the impact of 20mph zones on traffic speed.

The three-year evaluation of the effect of 20mph limits, published in 2018, found there had been a small reduction in median speed – less than 1mph.

POTHOLES

Lord Naseby’s question concerned the A1(M) but the answer highlights the scale of problems across the road network.

Inspections carried out by National Highways since January 2023 have identified more than 340 potholes on the A1(M) in both directions between junctions 6 and 10. At the time of the answer, 323 had been repaired and the remaining 19 would be repaired in the next two months.

Lord Naseby also asked how local authorities were monitored to establish whether they were using funds allocated by central government for repairing potholes. He was informed that funding was not ring-fenced. It was up to highways authorities to decide how to spend funding while fulfilling their statutory duties.

The government urged spending to be on a risk-based whole lifecycle asset management approach in local highways

maintenance programmes. This considered all parts of the highway network, such as gulleys, bridges, cycleways and lighting columns, not just potholes.

DRIVING LICENCES

Kerry McCarthy asked about speeding up processing priority driving licence renewals. The length of time taken when an applicant declared a medical condition depended on whether further information was required from healthcare professionals or the applicant themselves before a licensing decision could be made. In around 50% of cases, the DVLA was awaiting information from a third party.

The DVLA triaged applications and these were prioritised on a case by case basis – for example, if a customer needed a licence quickly for work or to book travel.

To help reduce waiting times the DVLA had introduced a simplified licence renewal process for some medical conditions.

This change had significantly reduced the need for further information from medical professionals and enabled more decisions to be based on the information provided by the driver. The DVLA was considering if more medical conditions could be dealt with similarly.

SOLAR POWER

Lord Taylor's question asked what assessment had been made of the effectiveness of a market-led strategy where developers were responsible for the installation of solar photovoltaic panels on suitably oriented roofs on new buildings?

The government said it was working to publish a full technical consultation this year on the Future Homes and Future Building Standards. This would explore how it could continue to drive onsite renewable electricity generation, such as solar panels, where appropriate in new homes and buildings.

One may think this is long overdue given the government's commitment to reducing fossil fuel use.

PROPERTY SCHEMES AND TREES

Stephen Morgan sought planning obligations to require developers to contribute to a fund for maintaining trees on new developments. The answer referred to the National Planning Framework, amended in July 2021 to set an expectation that all new streets be tree-lined and that local planning policies and decisions should ensure appropriate

measures to secure the long-term maintenance of newly planted trees.

It also encouraged developers and local planning, highways and tree officers to work together to ensure the right trees were planted in the right places and existing trees retained where possible.

PHARMACY CLOSURES

Peter Aldous asked about trends in pharmacy closures since 1 January. The reply stated that between by the end of 2022 and the end of June 2023 the number

In the first half of this year, the number of pharmacies fell by 222

of pharmacies had fallen by 222, mainly as large multiples reduced their portfolios.

To address this disproportionately high rate of closures of 100-hour pharmacies, legislation had been amended in April to allow those pharmacies to reduce their hours to a minimum of 72 hours. The Department was monitoring the market and access to pharmaceutical services remained good, with 80% of people in England living within 20 minutes' walk of a community pharmacy and twice as many pharmacies in deprived areas.

BANKING HUBS

Tulip Siddiq's question elicited the reply that shared banking hubs would provide cash and basic banking services. There would be dedicated space within the hub where community bankers from major banks could meet their customers.

Decisions regarding the operation and location of banking hubs would be taken by the parties involved.

Following successful pilots, Cash Access UK was rolling out shared hubs and other new facilities across the UK. To date there was commitment to deliver hubs at 80 locations.

Further information is to be found at www.cash.access.co.uk

PENSION SERVICE HOTLINE

Justin Madders asked for confirmation on the average answering time on the Pension Service hotline. For August 2023 the average speed in answering was 6.08 minutes and the State Pension line 3.08 minutes – an overall figure of 4.22 minutes. It was cautioned that the information derived from the Department's management system, so was not subject to the rigorous quality assurance checks applied to published official statistics.

SURGICAL HUBS

Jim Shannon wanted to know how many procedures had been delivered by NHS England's surgical hubs. The reply stated there were 94 operational hubs in England. Of these, 63 had implemented unique data codes for their activity to be measured separately from the wider activity of their hospital trust. As of the week ending 30 July 2023, these 63 hubs had delivered 10,253 elective procedures and 41,067 outpatient appointments. Implementation codes for the remaining 31 hubs were expected to be completed by November.

SURGERY: PRIVATE SECTOR

Wes Streeting asked how many elective procedures were carried out by the independent sector for each of the past 10 years. Data over that period was not held, but from 1 August 2021 to 30 July 2022, 4,014,730 NHS elective in-patient and outpatient appointments were completed. From 31 July 2022 to 5 August 2023, the total rose to 4,854,125.

WALKING

Jim Shannon asked if guidelines on daily step counts were to be updated. The minister said the government encouraged brisk walking rather than just counting steps to improve health. Free, accessible and evidence-based resources were available through the Better Health Programme from the Office for Health Improvement and Disparities, including the NHS Active 10 app. Just 10 minutes of brisk walking was an easy way for adults to introduce more moderate intensity activity into their day.





WELSH PARLIAMENT

by Joe Frost

The new leader of Plaid Cymru, Rhun ap Iorwerth, announced his vision for Wales. It would be a more prosperous, independent country setting its own course and seeking new partnerships. He invited First Minister Mark Drakeford to work with him towards that vision.

The FM said he looked forward to continuing to work with Plaid Cymru and its new leader as part of the co-operation agreement used for its first 18 months.

He referred to the report by Gordon Brown for the Labour Party as a prospectus for a future government. In this, Mr Brown proposed there was no reason why anything devolved to Scotland should not also be devolved to Wales, should that be the wish of the Senedd.

ONCOLOGY ISSUES

Llyr Griffith listed “staggering discrepancies” in the proportion of oncologists in Wales. He referred to the 2022 workforce census published by the Royal College of Radiologists that showed London having more than 10 oncologists per 100,000 population compared with just over two in north and west Wales.

He pointed to striking regional disparities in Wales. While in south Wales the number of clinical oncologists was 6.1 per 100,000 older people, in north and west Wales the figure was 0.8 per 100,000.

Vacancy rates were equally alarming.

Wales had an oncology vacancy rate of 112% in June 2023, with 80% of those vacancies staying unfilled over six months.

Mr Griffith said the trends projected over the next four years would mean a 41% shortfall in oncology staff – “the highest by far within all the UK nations”.

He reminded the FM his government had set a target for cancer diagnosis and treatment to be undertaken within 62 days for 80% of patients by 2026, so how did the FM expect to meet that target in the light of the “alarming figures” around oncology staffing in Wales?

The FM was confident the investment the WG was making would enable it to

Trends for the next four years suggested a 41% shortfall in oncologists

fulfil the target. Since August 2021 there had been a five-year programme of expansion in the training of medical and clinical oncologists. The workforce would continue to expand and Wales would be well prepared for the additional demand for cancer services that would be required.

RAIL TRAVEL

Rhun ap Iorwerth asked the FM if he thought the service offered by Transport for Wales (TFW) was acceptable. He spoke of a “flood” of people raising concerns

about delays and cancellations, with one couple in their 80s having to stand for two hours without access to a toilet on the train from the north to the south of Wales.

The FM agreed that was not acceptable. TFW faced challenges that meant some parts of Wales experienced substandard service. Since the pandemic travel patterns had changed, passenger numbers were down and there was reduced investment from the UK government. Mainline services had been cut by Avanti West Coast adding to pressure on TFW in north Wales.

Mr ap Iorwerth reminded the FM that when TFW took over from Arriva in 2018, a transformed service was promised in five years, so when would passengers see genuine and sustained improvements?

The FM said the fault lay with Network Rail and an investment prospectus that put Wales at the foot of the league. Despite lack of investment from the UK government, the WG was investing more than £1 billion in the core valley lines in south Wales. There were more new trains in north Wales than in any other parts, with more to come, built and operated in Wales.

The FM said the context had changed since 2018; there would not be an easy or quickly resolved pathway.

VOTING

Adam Price asked if there had been an assessment of the benefits of introducing a civic duty to vote in Welsh elections. The FM said his government was committed to electoral administration reform, widening access and encouraging participation in democracy. Before introducing a civic duty, Mr Drakeford believed the people of Wales would need to support that change through the manifesto process.

RISKS OF POLYPHARMACY

Mike Hedges raised the issue of polypharmacy – where an individual taking a number of medicines could be at greater risk of harm from side effects. He said some people had to take up to eight tablets daily, and while the safety of each would have been tested, how they worked in combination had not. He saw a need to use artificial intelligence to ensure combining medications was not harmful.

Minister Lesley Griffiths acknowledged the enormous, positive impact medicines made on the lives of so many. Polypharmacy was a growing and complex issue, which in some cases could be problematic. It was a trend, however,

that was likely to continue as people lived longer. The WG had invested in initiatives to reduce polypharmacy, through quality improvement schemes and national indicators focusing on prescribing by GPs.

SPEED LIMITS

Readers will be aware that this issue has excited controversy and the legislation came into effect on 20 September. In the Senedd, leader of the opposition Andrew RT Davies acknowledged the manifesto commitment of the WG to introduce a 20mph default speed limit but noted that many people had strong reservations about it. He asked what assessment the WG would commit to making on the effect on the economy. Mr Davies said the WG's own papers had shown an expected impact of £4.5 billion.

The FM agreed it was a manifesto promise that received the backing of the electorate, and there would be an independent evaluation of the impact. Research in support of the policy had shown that up to 10 lives would be saved every year and up to 20,000 accidents avoided. As a result of the reduction in casualties, he said, the NHS would save £92 million every year.

Mr Davies referred to an ITV poll that suggested two thirds of people in Wales did not agree with the 20mph policy. The FM suggested that past changes, like the introduction of the breathalyser, were opposed by some but he believed people would see the advantages of the new limit and would not want to return to the previous arrangements.

He stressed, however, that it was not a "blanket policy" but a default one. Local authorities could designate roads at 30mph where sensible to do so. He believed it was a common sense and safe move; a person was seven times less likely to die if hit at the new lower limit than at 30mph – 10 times less likely if over 60.

Spain had introduced a similar default position some years ago and urban road accident deaths had fallen by 20%, while the number of cyclists killed had been reduced by 34%.

The issue was the subject of further debate. Minister Jane Hutt repeated the FM's assertion that the 20mph limit was not a blanket limit. She believed the policy would increase social cohesion, improve physical and mental health and reduce the workloads of the NHS and emergency services. It would, she suggested,



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strengthen local economies through increased footfall.

The FM said a monitoring framework for 20mph zones would be published by the end of September.

Tom Giffard reminded members that the largest ever Senedd petition in history was in progress, with 162,000 signatures to date, registering opposition to the 20mph scheme, one of the reasons being the impact on the Welsh economy.

The FM rejected any reversal of the. His government would "stick fast to the decision" that had been endorsed twice on the floor of the Senedd.

Andrew RT Davies, after expressing

The largest ever Senedd petition had 162,000 against the 20mph limit

good wishes on the FM's birthday, asked if it was acceptable for the WG's Counsel General to tweet: "Tories so happy to see people particularly children killed and injured on our roads."

Mr Drakeford understood the tweet had been taken down immediately and the Counsel General had since acknowledged he would not have expressed himself in that way "had he been in a position to give it further consideration". The FM did not respond to an invitation from Mr Davies to apologise for the tweet.

CONSTITUTIONAL REFORM

Consul General Mick Antoniw reminded the chamber that on 18 September 1997 the people of Wales had voted to establish a government in Cardiff Bay. On 18 September 2023 the WG published its Senedd Cymru (Members and Elections) Bill. This proposed 96 members (currently 60), with six for each of 16 constituencies, and rather than using first past the post elections, they would use closed proportional lists.

It would increase the number of ministers from 12 to 17. Elections would return to a four-year cycle (presently five) from 2026.

Further consideration was suggested, on a cross-party basis, to exploring the feasibility and legislative challenges associated with enabling job sharing.

The Conservative opposition through Darren Millar described the Bill as a power grab by political parties. The opposition, whilst welcoming the four-year cycle and the requirement that MS candidates live in Wales, opposed the Bill.

The increase in the size of the Senedd and changing the voting system should require the express consent of the people of Wales. Priorities should be on more doctors, dentists, nurses and teachers, not on politicians.

As the Bill progresses there will be much disputed by the opposition party, but at present it appears that the Labour government and Plaid Cymru are committed to its introduction.



SCOTTISH PARLIAMENT

By Christine McGiveron

LAW AND ORDER

Decriminalisation of all drugs for personal supply is one of a number of policies the Scottish Government is calling on the UK government to implement in a new paper on drug reform. The move would allow people found in possession of drugs to be supported rather than criminalised, allowing people in recovery to have a better chance of employment.

The paper outlines measures to support work being done within existing powers to reduce drug deaths. Minister Elena Whitman said: “An immediate way for these policies to be enacted would be for the UK government to use its powers to change its drug laws. These are ambitious proposals that will help save lives. We’re working hard to reduce drug deaths and while there is more to do, our approach is simply at odds with the Westminster legislation we must operate within.

“Scotland needs a caring, compassionate, human rights-informed drugs policy, with public health and the reduction of harm as its underlying principles, and we are ready to work with the UK government to put into practice this progressive policy.”

COVID-19 TESTING

Routine Covid-19 testing in hospitals, care homes and prisons has been substantially reduced following clinical and scientific

advice. Due to the success of the vaccination programme and improved treatments, Public Health Scotland has recommended a return to pre-pandemic testing based on person-centred clinical decisions rather than a routine policy for all. Routine testing will continue for patients moving from hospital to care homes and will be reviewed based on future advice and outbreaks. Tests will continue to be available for those eligible for antiviral treatment. The guidance came into effect on 30 August.

A return to Covid testing is urged, but based on person-centred decisions

SINGLE USE VAPES

Single use vapes could be banned in Scotland as part of plans to protect public health and the environment. The government outlined a commitment to take action to reduce vaping among non-smokers and young people and tackle the environmental impact of single-use vapes, including consulting on a proposal to ban their sale and other appropriate measures.

Some 18% of adolescents have tried vapes. Zero Waste Scotland estimates up to 26 million disposable vapes were consumed and thrown away in Scotland in the last year, with 10% littered and more

than half disposed incorrectly, resulting in increasing cost to local authorities.

Scottish ministers will meet with UK, Welsh and Northern Irish governments to discuss the findings of recent research and potential responses.

First Minister Humza Yousaf said: “Disposable vapes are a threat to both public health and the environment. On the environment, the evidence is undeniable – from litter on our streets, to the risk of fires in waste facilities, there are issues which demand action.”

COUNCIL TAX

Potential changes to the council tax could see those in the highest value properties asked to pay more if they can afford to. The joint consultation with COSLA, which closed on 20 September, sought views on plans to increase the amount paid by people in bands E, F, G and H. This would address criticism that the system is unfair because those in lower bands pay a higher proportion of the value of their property than those in higher bands. Around 75% of properties would be unaffected if the proposals, to be phased in over three years, were implemented. The Council Tax Reduction Scheme would continue to lower bills for those unable to afford their tax.

Minister Tom Arthur said: “We have listened to calls for the council tax system to be made fairer. The changes would only affect around a quarter of properties and even after they are taken into account, average council tax in Scotland would still be less than anywhere else in the UK.”

NATIONAL CARE SERVICE

The Scottish Government reached initial agreement with local government and the NHS about accountability arrangements for the National Care Service (NCS). The agreement aims to establish responsibility for people’s care once the NCS is established, with overall legal accountability shared between the Scottish Government, NHS and local government.

Minister Maree Todd said: “The Scottish government has been working with local government to find a consensus on the National Care Service (Scotland) Bill, which will allow us to deliver on the urgent improvements needed to strengthen the delivery of integrated health and social care for people.”

EQUALITY AND RIGHTS

Organisations at the frontline of helping people facing poverty and hardship can now apply for a share of government funding to tackle food insecurity.

The £1.6 million Cash-First Fund aims to deliver cash grants for food and other essentials, to reduce the need for food parcels. Up to £200,000 will be made available to partnerships including community food initiatives, local authority teams and money advice services.

Social Justice Secretary Shirley-Anne Somerville said: "Taking a cash-first approach to tackling food insecurity means people can access the essentials they need while maintaining dignity.

"When this is delivered collaboratively, with advice and support to strengthen people's income, it can also help prevent future hardship.

"Local public and third sector services know their communities best and are well placed to support households in crisis, so I encourage them to work together and apply for the Cash-First Fund."

SECOND HOMES

It was announced in September that local authorities will be able to charge a premium of up to 100% on council tax for second homes under legislation to increase the availability of housing. If approved by parliament, the secondary legislation would bring second homes in line with long-term empty homes, which can already be subject to a 100% premium on the full rate of council tax.

In September 2022, there were 24,287 second homes in Scotland. Second and long-term empty homes are subject to a default 50% discount on council tax. However, local authorities can vary council tax charges and the majority already charge second homeowners the full rate.

If approved, the measures are expected to come into force by April 2024. Minister Tom Arthur said: "While second homes can bring benefits to local economies, they can also affect local housing stock, pushing up prices for those looking to buy or rent. That is why we are bringing in this legislation, encouraging more housing to be used as homes to live in, seeking a fair contribution to local services from everyone.

"Under the Verity House Agreement between the Scottish government and COSLA, we have committed to give councils greater flexibility to meet local needs," he added.

MARINE AND FISHERIES

Proposals to introduce electronic tracking and monitoring technology for small fishing vessels will be consulted on as part of new fisheries measures that were announced in August.

The consultation proposes vessel tracking devices will be required by Scottish commercial fishing vessels less than 12m long wherever they operate, and by all vessels of that size when they operate in Scottish waters.

Tracking devices will be required for fishing vessels less than 12m

It also asks whether remote electronic monitoring systems, which are more sophisticated than vessel tracking, should be required in some inshore vessels.

Rolling out such technology across Scotland's fishing fleet would show that vessels are operating sustainably and within the law, increasing consumer confidence in Scottish seafood.

Minister Gillian Martin said: "These proposals will support the sustainable management and development of our marine environment. I encourage the inshore sector and others with an interest to continue to engage with us and to take part in the consultation on vessel monitoring."

RAAC IN SCOTLAND

Parliament has been provided with an update on reinforced autoclaved aerated concrete (RAAC). Shirley-Anne Somerville reiterated to MSPs that the Scottish government continues to follow advice on RAAC and is working with local authorities and other partners to understand the extent of the issue.

Ms Somerville said: "The Scottish government and wider public sector have already done much to understand the extent of RAAC issues in Scotland, and we recognise there is more to do.

"Everyone with the responsibility for building safety takes this matter very seriously."

COSLA president Shona Morrison said: "There are many councils that own no buildings where RAAC is present. The safety of everyone in Scotland's schools and other council buildings is of paramount importance to councils. Scottish local authorities are aware of the RAAC issue in buildings across some of their estates and have regular inspections, have put in place mitigations as appropriate and have closed some buildings where this is required.

"We would stress some councils have no RAAC-affected buildings. We reiterate that safety is the central consideration and there is robust guidance to ensure all buildings are safe for the public to be in."

On 8 September the Scottish Government published a full list of buildings affected by RAAC.





NORTHERN IRELAND ASSEMBLY

by Tony McMullan

The Northern Ireland Assembly is still not functioning as a number of parties are boycotting it in opposition to agreements reached between the Westminster government and the EU. However, there are still issues being dealt with by various public bodies.

SMARTPASS SCHEME

In the last edition of *The Pensioner* I reported on the consultation on the future of the Smartpass Scheme, which provides for concessionary fares for older people on rail and bus services throughout Northern Ireland at age 60 and throughout the Republic of Ireland at age 65.

The CSPA NI sent a detailed response to the consultation highlighting our concerns at the impact on the loneliness, health and social care of older people.



We said none of the largest nine political parties in Northern Ireland supported these proposals and there was no political legitimacy in taking these forward in the absence of a functioning Assembly.

A group, established to defend the concessionary fares, made up of trade unions, older people's groups, other organisations and some political representatives, held a large protest outside Belfast City Hall on 19 August. The CSPA NI was there with their banner!

COMMISSIONER TOUR

Eddie Lynch, the Commissioner for Older People in Northern Ireland, is in the final year of his six-year term. Mr Lynch has decided to undertake a tour of Northern Ireland to discuss with older people their concerns regarding ageism in particular, but also the range of issues having an impact on senior citizens.

His office has set up six meetings, one in each of Northern Ireland's six counties. The one for County Down was attended by CSPA NI Vice Chair Joan Moss and Secretary Tony McMullan.

In a useful meeting in Denvir's Hotel, Downpatrick, issues discussed included the societal and media biases of older people being difficult, stuck in the past, grumpy

The CSPA took part in a large protest defending concessionary fares



Commissioner for Older People Eddie Lynch (centre) meets representatives from older people's organisations in County Down, including Tony McMullan, CSPA NI Secretary (far left) and CSPA Vice Chair Joan Moss (far right)

and inflexible. They also discussed the impact of the pandemic on older people, nursing home issues, possible changes to the Smartpass scheme and the triple-lock.

ALL-PARTY GROUP ON AGEING

Almost the only functioning parts of the Northern Ireland Assembly are some all-party groups. One of these is on ageing and older people, on which the CSPA NI is represented.

The group held a meeting that focused on the importance of prevention and early intervention services and heard about findings from Age NI's Lived Experience 2023 Survey on the needs of older people in health and social care.

ACTIVE AGEING STRATEGY

Northern Ireland's largest government department, for communities, has replied to the CSPA NI, who sought an update on the Active Ageing Strategy last refreshed in May 2022.

The purpose of the strategy is to transform attitudes to older people. It goes across a range of government departments and aims to increase the understanding of the issues affecting older people and promote an emphasis on rights, values and the contribution older people make to society.

The outcome of the strategy is informed by the United Nations Principles for Older People adopted by the UN General Assembly in 1991, which include independence, participation, care, self-fulfilment and dignity.

CSPA NI views this as a positive move and we will be monitoring the progress on how these matters are dealt with by the Department for Communities. 📍



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Seasonal numbers

Christmas is coming and the cash bells may be jingling for Noddy Holder – but what about other pensioners?

As we come into December and hear Christmas music playing in every shop, we can all ponder how Noddy Holder of Slade had the foresight to write a Christmas pop song 50 years ago that would keep delivering royalties payments every festive season.

But not everyone wishes “it could be Christmas every day”. The rest of us can only contemplate how much our pension will rise in April to help cope with the continuing cost of living crisis.

The additional pensioner cost of living payment of £300, paid automatically from November with the winter fuel allowance, will help with the continuing high energy bills, which remain stubbornly high.

The energy price cap was set at £1,923 from October, meaning average gas and electricity bills of £151 a month – a lot for many pensioners. (In Northern Ireland, a different price cap applies.)

The energy price cap was set at £1,923 from October, meaning average gas and electricity bills of £151 a month – a lot for many pensioners. (In Northern Ireland, a different price cap applies.)

Pensions to rise 6.7%

At least there is some certainty civil service pensions (that have been in payment for at least 12 months) will rise by 6.7% from 8 April 2024, based on the September CPI inflation rate issued by the ONS in October. The link with the September CPI inflation rate is underpinned by legislation in the *Pensions Increase Act 1971* and the *Social Security Pensions Act 1975*, linked directly to the legacy additional state pension rise.

Confirmation of the 6.7% rise in annual CPI

inflation led the *Daily Telegraph* to run a story in October quoting former pensions minister Baroness Liz Altmann saying “anyone lucky enough to be benefiting from a civil service pension” was “among the pension aristocracy”. The same article quoted the TaxPayers’ Alliance: “Inflation is driving up gilt-edged retirement packages in the public sector.”

Civil service pension aristocracy? The average civil service pension in payment is £9,784 per annum after last April’s 10.1% rise. The average civil service pension for men is £13,513 pa, for women £7,502 pa. Hardly gilt-edged! (Figures are based on data from the Cabinet Office Civil Service Superannuation Report 2022, uprated to reflect the April 2022 and 2023 increases).

That’s why so many retired civil servants must rely on the state pension, and why the triple-lock is so important in maintaining a state pension link with annual inflation or average earnings movement, whichever is higher, underpinned by a minimum 2.5% increase. So when the average earnings growth statistic of 8.5% (including bonus payments) was announced by the ONS in September, covering the annual increase averaged out over May-July, there was a lot of media commentary that “pensioners

had never had it so good”, invoking memories of Harold Macmillan’s infamous Bedford speech in 1957.

Try saying that to the many civil service pensioners who turn up for the CSPA Bedford Group monthly lunch and meeting.

Even when the basic state pension of £156.20 a week

(£8,122 pa) is added to the average civil service women’s pension of £7,502 pa, the total annual income is £15,624 pa gross or £1,302 per month before tax.

Taxing time for pensioners

Tax thresholds have remained frozen since 2021 and the Chancellor said last November they will be frozen until 2028. That means more and more pensioners are now paying tax on their pensions after paying tax all their working life.

The basic rate at which income tax becomes liable is frozen at £12,570. As civil service pensions rise by inflation and state pensions rise by the higher of earnings or inflation, more and more pensioners will be paying tax at 20% on all income over that frozen threshold, thereby reducing the protection from price increases.

By next April it is estimated a record 9.15 million pensioners over the age of 65 will be paying tax on their pensions, according to the pension consultancy Lane, Clark & Peacock, as published in the *Times Money* section on 21 October.

According to HMRC, in 2010 only 4.5 million over-65s paid tax. That is a doubling of the number of pensioners now caught in the tax bracket, with an estimated 650,000 pensioners being dragged into the tax bracket from April. Harold Macmillan would not be impressed!

If the tax threshold had risen with inflation, it would be £14,300 from April, says investment firm AJ Bell, meaning fewer pensioners would be paying tax on their pensions rather than losing up to a fifth of the pension rise in tax. (Different tax bands apply in Scotland.)

Uncertainty over triple-lock

Whilst Prime Minister Rishi Sunak has committed to honouring the state pension triple-lock to determine the increase in the basic and new state pensions from April, the earnings figure to be used for





Laura Trott is challenged on ITV's *Good Morning Britain*

the increase will not be confirmed until the Autumn Budget Statement on 22 November (after this issue goes to print).

Laura Trott, then pensions minister, was challenged on *Good Morning Britain* in September to confirm which average earnings figure will be used to uprate state pensions from April 2024, in line with the triple-lock, which links the pension to the higher of average earnings growth, CPI inflation or 2.5%.

The ONS announced that average earnings, excluding one-off bonuses, had increased over the past year by 7.8%. But if one-off bonuses are included, the rise

The new state pension is one of the lowest in western economies

is 8.5%. CPI inflation in the year up to September was 6.7%. This would mean a state pension rise of 7.8% or 8.5%.

In a feisty interview, Laura Trott confirmed that bonuses are usually taken into account in assessing the earnings indicator for state pension increases, but she “cannot give any guarantees for this year as the process [of reviewing the statistics] has not yet been completed” within government.

The CSPA has publicly campaigned for the triple-lock to be applied in full, to ensure that pensions do not lose ground relative to average earnings growth.

Currently the new state pension is at 25% of average earnings, one of the lowest in western economies, but before the triple-lock was introduced from 2011,

the state pension represented only 16% of average earnings.

The future of the state pension triple-lock is uncertain, which is why the CSPA has joined with our partners in Later Life Ambitions to call for manifesto commitments from the main parties for the forthcoming general election, expected later next year.

Without the protection of the pension triple-lock, the value of the state pension will slide backwards relative to average earnings and prices, to the detriment of all pensioners for years to come... Unless of course they can come up with a Christmas classic hit!

Looking forward to 2024

As we look beyond the Christmas festivities to 2024 it is clear that the political climate will once again heat up as we know there has to be a general election called no later than December 2024 – just in time to hear Noddy Holder’s Christmas hit all over again!

The CSPA has been preparing the ground to launch with our partner organisations in Later Life Ambitions a manifesto entitled *Standing Up for Pensioners*, which includes our key asks of the main political parties.

All of this activity is to protect the value of pensions and the wider wellbeing of pensioners – protecting what you’ve earned throughout your career.

I wish you all a very happy and peaceful Christmas... even if you’ve had enough of the Christmas music by then. Merry Christmas to you all and to your families.

As to the new year, in the words of Noddy Holder, let’s “look to the future, it’s only just begun”. 🎵

AGM reflections

It was good to talk to so many active members at this year’s AGM in Kenilworth in October. There were lively debates on pension policies and the organisational direction and recruitment strategy of the to encourage wider membership participation. A summary of the debates on policy motions is set out in the supplement included with this issue of *The Pensioner*.

There were excellent guest speakers, including Stella Humphreys from the Cabinet Office, talking about the changes to the civil service pension arrangements for those with pensionable service between April 2015 and April 2022 (the remedy period), following the McCloud legal judgment in 2018 that ruled the special transitional protections introduced in 2015 were age-discriminatory.

The CSPA has arranged more joint webinars with the Cabinet Office to explain the options that members covered by the remedy will need to make.

Further information can be found on the official Civil Service Pensions website www.civilservicepensions.org.uk





Digging out the discounts

Jenny Sims finds you can unearth some valuable savings

I was splashing about in an aqua class at my local pool when I overheard chat about Discount Tuesdays for over-60s at a local store. I found out more, then signed up and now get 10% off my shopping there once a week.

Every little helps in the cost-of-living crisis and discounts are available (not just online) on many things – from food, heating and transport to travel, leisure and holidays – if you search for them.

It's true that some discounts are only

available online, so included here are tips on where to find help and advice to get on the internet, as well as information about tariffs from BT and other providers for cheaper broadband – about one million people have cancelled their broadband subscriptions this year because of the cost, according to Citizens Advice.

Though many discounts for older people are for over-60s, some start at 50. So here is a brief guide to explore – plus a box with tips on getting online if you need to.

EATING OUT

Plenty of restaurants and pub chains have discounts for people aged 60 and above and some offer special membership and voucher schemes. Examples include Greene King pubs – some have a 'Seniors menu' with discounts on meals or a 'Star Seniors Loyalty Scheme'. Wetherspoons has

voucher schemes, see: <https://www.vouchercodes.co.uk/jdwetherspoon.co.uk>

At Hungry Horse, there are Golden Years menus for over-60s, offering diners two courses for around £4. And Tastecard promises 50% off food for two-for-one meals at more than 6,000 restaurants – membership costs £1 for 60 days.



TRAVEL



Free bus passes

Eligibility for this varies depending on where you live. In England it's on reaching pensionable age, in Wales and Scotland it's 60.

Senior Coachcard

Run by National Express for over-60s, this costs £15 a year (plus postage) and offers a third off standard and fully flexible fares to hundreds of towns, cities and airports across the UK. There are also £15 day returns Tuesdays, Wednesdays and Thursdays (excluding airports). Contact customer service on: 0871 818181 or visit: www.nationalexpress.com

Senior Railcard

Get a third off train fares with a Senior Railcard. They cost £30, are available to over-60s and can be bought at stations or online. Railcards must be carried with you to qualify for the discount, but check for restrictions. For example, for journeys in the London and South East Network Railcard area, cards cannot be used in peak times Monday to Friday (not including public

HOTELS



Check out Spain's RH Hotels (+34) 965 85 39 39, which has offers for hotels in Benidorm, Calpe, Gandia, Peñíscola y Vinaros for over-60s, with wine and water included in some. There's a choice of three- or four-star hotels in central locations.

RETAIL



Iceland Over-60s Discount Tuesdays

Supermarket chain Iceland offers a 10% discount for over-60s every Tuesday. There is no minimum spend, but proof of age is needed: bus pass, driving licence or railcard. Or pick up a

bonus card, available in store or online. The card must be registered either online or by phone (number on the back of the card) before it can be used. The card can also be used at The Food Warehouse chain.

Boots Advantage Card

Over-60s can claim double the points on everything at Boots if they have an

Advantage Card, and can claim extra discounts by joining the Over 60s Rewards scheme. Cardholders receive eight points for every £1 spent on Boots own-products and selected other products and can receive extra points at Boots Hearing Care and save 25% on a first pair of glasses or prescription sunglasses.

holidays). A three-year Senior Railcard, which costs £70, is only available online: <https://www.nationalrail.co.uk/tickets-railcards-offers/promotions/senior-railcard/>

Free London travel

If you live in London, you can get free travel on the Underground and overground rail, buses and other transport with a 60+ Oyster card. Travel is free after 9am on weekdays and any time at weekends. You need proof you live in a London borough and the card costs £20.

Interrail European pass

Interrail is a European rail pass that allows you to visit 33 countries by train. Over-60s can get additional discounts, with 10% off rail fares. If you want to travel round Europe and see some of the sights, a pass like this is a great way to save money. <https://www.interrail.eu/en/interrail-passes>

Flights

A number of airlines offer discounts for over-60s, including British Airways, Air France and Delta.

CINEMAS



Odeon's Silver Cinema Club offers discounts for over-60s. Tickets cost £3.50 and include tea, coffee and biscuits before the start. Other national chains offer schemes, including Everyman, which runs Silver Screen, a weekly matinee screening for "film fans ages 55 and over". Ticket prices include a free hot drink and slice of cake. Vue's Senior Screenings for over-60s include a cup of tea and a biscuit. Empire cinemas also offer refreshments at Wednesday morning Seniors screenings (£3.75). Also check out Picturehouse.



THEATRE



Many theatres offer concessionary tickets, discounts for select performances or annual senior memberships. The National Theatre in London offers £20 off £66 and £56 tickets for midweek matinees – email boxoffice@nationaltheatre.org.uk or call 020 3989 5455.

VISITOR ATTRACTIONS

National Trust Senior Membership for over-60s is a passport to more than 500 places in England, Wales and Northern Ireland – stately homes, castles, gardens, parks, countryside and coastal areas. But you have to be "a loyal member" to be eligible. The National Trust website says: "If you're an existing member aged 60 or over, and you've been a member for at least the last three consecutive years, you can ask for 25% off your subscription." That's £63 for individual membership and £104.40 for joint membership. And

the National Trust is currently only handling this by , so call: 0344 800 1895.



VET BILLS



Ask your vet if they have over-60s discounts. Dogs Trust offers 50% off membership, which includes unlimited access to 24-hour emergency advice, third-party public liability insurance and more. Visit: <https://www.dogstrust.org.uk/support-us/membership>

CAR INSURANCE

Because drivers over 60 are less likely to make a claim than younger drivers, they often benefit from cheaper premiums, according to comparethemarket.com. It says: "According to the Association of British Insurers, drivers aged 66-70 pay the

Not online? Need help and advice?

According to Age UK, 25% of people aged 65 and over in the UK don't use the internet, due to a lack of skills, a lack of trust in the internet, lack of access to digital equipment or broadband and/or cost. Though many internet providers offer social tariffs, the uptake is small, mainly because too few people are aware of them.

All kinds of help is available nationwide from the public and private sectors, charities and social enterprises. As well as offering free training and advice on how to use computers, laptops and smartphones, many provide free 'reconditioned' equipment.

AbilityNet has been working with BT to provide free one-to-one digital skills training for over-65s across the UK. Free helpline: 0800 048 7642, email: enquiries@abilitynet.org.uk or visit <https://abilitynet.org.uk/>

The Good Things Foundation and the National Digital Inclusion Network consist of thousands of community partners throughout the UK offering devices and training. Find a hub near you, visit: www.goodthingsfoundation.org/our-network-services-map/ tel: 0114 349 1666 or email: hello@goodthingsfoundation.org

Also try Age UK's Advice Line on 0800 678 1602 or check out your local public library/community hub.



least for car insurance – just under a third of the average price paid by 18 to 20-year-olds... 51% of young drivers could pay up to £1,672 for their car insurance. By comparison, 51% of customers over 60 could pay up to £362."

However, to get a quote you must contact their website and fill in a form.

The figures are stark. More than 5,000 bank and building society branches have closed in the UK since January 2015, according to Which? And another 206 are due to close by the end of this year. That's a massive problem for those who do not bank online and for those who prefer to use cash rather than a card. People who live in smaller towns and villages have been worst hit.

When I was growing up about 60 or 70 years ago in Briton Ferry, a small town in south Wales, every major bank had a branch there. Now, there are none.

It is a familiar story throughout the UK, where there are a growing number of 'banking deserts'. Since the mid-1990s, the number of building society branches has held steady, but bank branches have been in freefall. Between 2012 and 2022, the total number of bank and building society branches slumped by a whopping 40%.

Financial exclusion

Ipsos research for Age UK has found huge numbers of people are at risk of financial exclusion as a consequence. Nearly four in 10 older people with a bank account in Britain – some 4.09 million people – are not managing their money online.

The poll found a high level of support for in-person banking, with three-quarters of over-65s who had a bank account – 7.86 million people – regularly wanting to handle at least one banking task in person at a bank, building society or Post Office.

The research also discovered nearly a third of older people with a bank account – 3.25 million people – feel uncomfortable with online banking.

Age UK's *You can't bank on it anymore* report reveals that research participants most likely to feel uncomfortable using online banking are those aged 85+, female, on a low income, or more disadvantaged than their counterparts. And those who



Banking hubs

As high-street banks disappear from our high streets, banking hubs are seen as the way forward, writes **Barrie Clement**

were uncomfortable cited not wanting to be defrauded or scammed (31%), a lack of trust in online banking (28%) and poor IT skills (28%) as the main reasons.

Call for action

The charity has called for the protection of physical banking services for those who do not or cannot bank online, and for the accelerated roll-out of shared banking hubs in areas where bank branches are fast withering away.

Under pressure from a range of organisations concerned about access to banking facilities, banks are belatedly trying to set up such hubs. These premises

– funded by the major banks through an organisation called Cash Access UK and operated by the Post Office – offer services in bank-forsaken areas for customers who prefer to deal with human beings rather than computers.

The advantage of the hubs is that customers of a wide range of banks can deposit and withdraw cash and perform other everyday banking tasks in one place.

Those facilities are available on a daily basis, but face-to-face services from individual banks can be accessed on designated days, normally once a week, with a representative offering debt advice, help with fraud prevention and generally

Existing hubs

- Acton, London
- Brixham, Devon
- Cambuslang, Lanarkshire
- Carnoustie, Angus
- Cottingham, East Yorkshire
- Rochford, Essex
- Troon, South Ayrshire

Planned hubs

England

- Amptill, Bedfordshire
- Axminster, Devon
- Barnoldswick, Lancashire
- Barton, North Lincolnshire
- Belper, Derbyshire
- Bramhall, Greater Manchester
- Buckingham, Buckinghamshire
- Cheadle, Staffordshire

- Clay Cross, Derbyshire
- Darwen, Lancashire
- Downham Market, Norfolk
- Earlestown, Merseyside
- Elland, West Yorkshire
- Harleston, Norfolk
- Haslemere, Surrey
- Helston, Cornwall
- Heywood, Rochdale
- Hornsea, East Yorkshire
- Horwich, Bolton
- Kirkby-in-Ashfield,

Nottinghamshire

- Knaresborough, Harrogate
- Looe, Cornwall
- Luton – Bury Park, Bedfordshire
- Lutterworth, Leicestershire
- Mablethorpe, Lincolnshire
- Market Rasen, Lincolnshire
- Maryport, Cumbria
- Newton Aycliffe, County Durham
- Oakham, Rutland



putting a human face on managing money. Many are being located in Post Offices, but other suitable buildings are being used, such as libraries.

Customers of nearly all UK banks – Barclays, Halifax, HSBC, Lloyds, NatWest and Santander – can already access basic banking services from any of the Post Office's 11,500 branches, to deposit cash and cheques, withdraw cash and make enquiries about your balance.

But for other services, banking hubs could be the answer. Half the participants in the Age UK survey who had a main bank account – 5.14 million people – said they would be comfortable using a hub to manage their money. That's a surprisingly high proportion, given that most of us are yet to experience the new service.

The hubs are proving popular with the local communities in which they are based, but roll-out must speed up to avoid more communities becoming banking deserts.

Given the scale of the problem, the response from the banking industry has been unimpressive. While branch closures have been happening for at least a decade, as we went to press only eight banking hubs had so far opened. They are in Acton, Brixham, Buckingham, Cottingham and Rochford in England and Cambuslang, Carnoustie and Troon in Scotland. There are none so far in Wales or Northern Ireland (see panel).

To be fair to the banks, the number of people using cash has, until recently, plummeted. UK Finance says that in 2006, cash accounted for 62% of payments, but by 2031 this will be down to 6%. But as the banks themselves acknowledge, that's still billions of payments, and the people who rely on cash tend to be older and some of the most vulnerable people.

Cash in decline

The *Access to Cash Review*, published in 2019, a study commissioned by the body that runs the UK's cash machines (ATMs) on behalf of banks, warned that cash payments could be under threat if left to the mercy of market forces – potentially leaving millions of people struggling with their personal finances.

The review found further evidence that cash was in decline. It estimated it was used to make three in 10 transactions, down from six in 10 a decade ago, and it predicted this could fall to as low as one in 10 in the coming two decades. However it pointed out that around eight million adults wouldn't cope in a cashless society.

It is generally acknowledged that the Covid pandemic accelerated the move

In 2006, cash accounted for 62% of payments, but by 2031 this will be 6%

away from notes and coins. Withdrawals from LINK's ATM network are almost 40% lower than pre-pandemic levels. More recently, the cost-of-living crisis has generated a move back to cash on the basis that it helps people to budget – when the money in your pocket is exhausted you have to stop spending, but cards allow you to go into the red.

According to UK Finance, the number of payments made using cash increased by 7% last year, compared with 2021, to 6.4 billion payments – but this still only accounted for 14% of the overall total, having been dwarfed by card use.

For those who rely on cash, the decline in the number of bank branches has been made worse by a substantial reduction in the number of cash machines. LINK, which runs the ATM network, says the number of machines dropped from 70,588 in 2015 to 50,300 by December last year.

Not all of these ATMs are free to use of course. According to LINK, around 10,900 of the existing cash machines charge for the privilege of accessing your own money. The vast majority of both kinds of machines are part of the LINK system.

Meanwhile, with the encouragement of the Treasury, LINK is responsible for an initiative to make cash available in shops without the need to buy anything. Some 2,000 retailers were due to participate in the scheme, but it seems that only one in six of us know about the plan. And new research for Which? has found that shoppers are not using these schemes because they find them inconvenient and many believe they form a security risk.

From the initial reaction, banking hubs seem the way forward – for the medium term at least. Longer term, banks expect the trend away from cash to continue, as computer savvy millennials become pensioners – and the rest of us shuffle off to the great banking hall in the sky. 📍

- Otley, West Yorkshire
- Pershore, Worcestershire
- Royal Wootton Bassett, Wiltshire
- Shirebrook, Derbyshire
- Shoreham-by-Sea, West Sussex
- Sidmouth, Devon
- Stalybridge, Tameside
- Stapleford, Nottinghamshire
- Syston, Leicestershire

- Ware, Hertfordshire
- Watton, Norfolk
- Welling, London
- Wellington, Somerset
- West Kirby, Merseyside
- Withernsea, East Yorkshire

Scotland

- Brechin, Angus
- Carlisle, South Lanarkshire
- Crieff, Perth and Kinross
- Cumnock, East Ayrshire

- Forres, Moray
- Girvan, South Ayrshire
- Jedburgh, Scottish Borders
- Kilwinning, North Ayrshire
- Kirkcudbright, Dumfries and Galloway

Wales

- Abergele, Conwy
- Abertillery, Blaenau Gwent
- Porthcawl, Bridgend
- Prestatyn, Denbighshire

- Risca, Caerphilly
- Treorchy, Rhondda Cynon Taf
- Welshpool, Powys

Northern Ireland

- Kilkeel, County Down

There is no set date for these to open, but many are expected to be open within the next 12 months.

“

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”

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The CSPA and Me

When did you join the CSPA and why?

I joined the CSPA in 2006, having retired from my second career as general manager at Bangor University Students Union. Before then, I was very active in the National Union of Civil and Public Servants while working in Customs & Excise. I was treasurer and membership secretary for several years in the Liverpool Bay branch. Joining the CSPA was a natural progression from all previous union experiences.

What do you do in the CSPA?

I have been secretary (organisation) on the Executive Council for the past 15 years and am now a vice president. As secretary (organisation), I made visited group and branch AGMs round the UK, and attended numerous EC meetings, sub-committees, regional meetings and working parties. I'm also currently chair of the Wirral Group, acting regional representative for Wales and a trustee of the Lifeboat Fund.

Have you made friends/acquaintances through the CSPA?

It has been a privilege and honour to have made so many friends and acquaintances over the UK, many of whom keep in touch.

What job did you do before retiring?

I was general manager at Bangor University Students Union – I also learnt some Welsh. Before then I was an estate manager in Liverpool Customs & Excise.

What's been the best moment in your career?

As a customs preventive officer in Dover, the discovery of 21,000 cigars in concealed sections of a caravan was much appreciated by the then Waterguard Superintendent.

Where is the worst place you've worked?

On secondment to the Price Commission for 18 months in Manchester and Liverpool – such a wishy-washy outfit to satisfy political whims.



Mike Lawler
Vice president,
CSPA Executive Council

And the best?

As the customs preventive officer in charge at Fairford RAF base in Gloucestershire in 1970 – I was not only responsible for revenue protection and control of goods and service personnel but also representing the department while Concorde did its trials.

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

One of my grandsons has just joined HMRC. He is an Oxford graduate so

I can't say anything to him academically, but

I have advised him to take as many practical training courses as available.



Who is your biggest hero?

Nelson Mandela

And villain?

A toss-up between Boris Johnson and Donald Trump.

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

André Rieu – a first-class entertainer promoting peace and unity throughout the world through a music genre. Andy Burnham – a great leader and metro mayor always improving lives of ordinary people. Rachel Reeves – I met her at one of our CSPA launches in the House of Commons; she was highly supportive of our organisation and I hope she becomes the next and first female Chancellor of the Exchequer. Ursula von der Leyen, a brilliant European leader and so tolerant of British quirkiness. Julie Etchingham, a first-class journalist and ITV newscaster – while presenting the news dispassionately, her compassion for the poor always shines through. And Paul Merton – after all, it is a dinner party, and his sharp-witted humour will keep the company entertained.

What was your earliest thought about what should change in society?

Growing up in the post-war years, when violence was still rife, there was a need for measures to quell and suppress any violent actions and attitudes.

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

That it becomes a more traditional service with accurate record-keeping, politically neutral and with fewer agencies and quangos.

And fears?

More cuts and privatisations.

How would you like to be remembered?

As a man of faith, recognising the power of prayer. Maintaining family communication and values. Also a campaigner for social justice and the protection of children and older people. 🙏

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68 is too late

Chris Haswell looks at the arguments for – and against – raising the state pension age

Members may have seen the ‘68 is too late’ campaign from the National Pensioners Convention among others. Motion 14 at the CSPA AGM dealt with the topic and here we look at the detail. When does the state pension age (SPA) become 68, and when 70?

In 2013 figures on longevity spelled out the possibility of people living longer – and the impact on the costs to the pension system alarmed the government.

The *Pension Act in 2014* included rises to the pension age. It also specified that a periodic review of SPA should take place considering life expectancy and other criteria determined by the secretary of state. The first review, in 2017, recommended bringing forward later pension ages, with another in 2022.

Things changed post-pandemic. In April 2023, the government announced the Government Actuary’s Department (GAD), looking at life expectancy data, had found that while life expectancy was increasing, it was at a much slower rate.

Someone 65 years old in 2020 can expect to live another 20.9 years on average. A few years ago this figure was expected to rise to 27 years by 2060; now it’s 24 years. Still a long life. But with the NHS in crisis, this may be optimistic.

Other relevant demographic data includes the number of children born. This is at an historic low but ignores the number of working

age immigrants, who may well stay or leave to retire elsewhere. So, the working age number of pensioners forecast is incomplete without immigration data.

The government website says: “It is important that the state pension remains the foundation of income in retirement for future generations and that it is sustainable and fair.” So what criteria are currently used to consider reviewing the state pension age with that GAD report?

Baroness Neville-Rolfe took a lot of

Working age pensioner numbers are incomplete without immigration data

evidence in her 2022 report, including from the CSPA, under the criteria of work and health. Lots of this dealt with healthy life expectancy and employment opportunities for over-50s.

Affordability and sustainability metrics focus on the idea that older people are taking from the economy, without recognising the massive contributions they make as carers and volunteers and active members of society.

One of the main issues linked to life expectancy that determine the SPA is the proportion of life spent in retirement – the latest review recommended 31%.

Although the difference

between 30% and 32% seems small, it encompasses up to 10 years, so a big difference to individuals.

After consideration, the government agrees with the independent report’s conclusion that the increase of SPA from 66 to 67 is appropriate. This rise will take place between 2026 and 2028.

This rise has been planned since 2014 and it is said it will give certainty to those closest to retirement. Although they would surely prefer age 66, how many realise their retirement age is 67?

The government also concluded that a move to a state pension age of 68 would remain on course to be implemented in 2044, subject to another review after the 2024 election.

Having fought off the proposed move to bring forward that date to 2037, there has been a campaign by the National Pensioners Convention, supported by the CSPA and unions, to fight against the move to a pension age of 68.

Life expectancy varies across the regions and nations of the UK. A pension age of 68 at a time when many workplace pensions won’t be index-linked – which means that the state pension will be all the more important for those in old age – will mean a lot of working age people claiming benefits before their pension. 📍

• For the NPC/Unite campaign visit: www.npcuk.org/post/68-is-too-late

With increasing pressure on the economy, we must continue to be alert and support those opposing the move to 68 and the proposals to go to age 69 and even age 70, which have been suggested but not put in legislation. New CSPA EC member Rosemary White has been lobbying politicians and unions on this issue and the CSPA will be vigilant on the subject. Please look for any campaigning in your area or ask your prospective parliamentary candidates for the next election their views.



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Helping children on the property ladder

Bernard Seymour of Affinity Resolutions looks at the legal issues involved

The Bank of Mum and Dad is well known; we all want to help our children when we can. But there are issues to consider. Here we look at when the purpose of the money is to help with the purchase of a property.

When the money is a gift

Documentation Write down the amount you are gifting and the date the money is to be paid. You and your child should sign this. If the gift is from both parents, both should sign. The document need not be formal, just a record of the transaction.

Who to notify The solicitor handling the purchase should be told you are helping out, as should the lender.

Inheritance tax If you die within seven years of gifting the money, the money will be considered part of your estate and your executors may have to pay inheritance tax. If you die after seven years, the gift will not attract inheritance tax. It's a good idea to leave with your will a copy of the document saying when the gift was made.

Relationship breakdown (unmarried) Perhaps the biggest fear for parents is that they've helped their child financially, but their child's unmarried partner takes the money if the relationship does not work. If the property is only in your child's name, their unmarried partner may still have a claim if they have contributed to the mortgage or paid other monies with the belief that they would own a share.

If the unmarried partner has given up their own home (even if it was tenanted) and has lived with your child for a period of more than two years, they could also have a claim. Even if a claim is ultimately defeated, the cost of fighting one could easily eat into the amount of your gift.

Suggest your child makes a will – it sets out what happens to the property

There are a number of ways where the risks of this happening can be reduced:

- Ensure your child and their partner have a Living Together Agreement, which will detail financial contributions and what happens in the event of a breakdown.
- Suggest your child makes a will, which sets out what happens to the property.

If your child buys the property jointly with their partner, but their financial contributions are not equal, make sure your child discusses this with their solicitor, who may advise on a Declaration of Trust. And again, suggest your child makes a will.

Relationship breakdown (married)


In the case of a married couple, on divorce the property will form part of the overall assets, whether or not it is in joint names. Any parental financial contribution could be disregarded. While harder to protect a parental gift in these situations, a prenuptial agreement may carry weight.

When the money is a loan

Documentation It is important that both parties' expectations are clearly set out in a loan agreement and this should be drafted by a solicitor. The loan agreement should cover areas such as the repayments, what happens if repayments are not made, and when you expect the loan to be repaid.

It is possible to take a charge on the property, which will protect your money in the event of default or relationship breakdown and means you can force a sale to recover your money.

Who to notify Make sure the solicitor who is dealing with the purchase is aware that the money is a loan. The lender should also be told. This may affect the mortgage offer as the lender will view your loan as another debt.

Advice Always take professional advice before gifting or lending money. The risks are too high if not. We work with solicitors and financial advisers who have expertise in this and can help you. 



Contact Affinity Resolutions

Affinity Resolutions offers a helpline/signposting service on legal matters, which is free to members. The helpline is operational during normal business hours.

To access the service, the member first needs to register online at www.affinityresolutions.co.uk/join/

We are aware that a number of members do not have internet access, and in those situations we will always help without registration.

The link takes members to the joining page and to our FAQs. If a member needs further advice, we work with a number of organisations who can provide this.

Helpline tel: 03300 55 25 30 or email: hello@affinityresolutions.co.uk



All hands on deck for The Lifeboat Fund

Angela Saunders reports on a productive time for the charity

It's been a busy, but good, time for civil service charity The Lifeboat Fund. Since my last report on the handing over and naming of two new lifeboats to our sole beneficiary, the Royal National Lifeboat Institution, the focus has turned to the current appeal to fund such vessels.

A group of enthusiastic new trustees from HMRC and the Department for Work and Pensions will pick up the task of fundraising in their respective organisations. A refresh of our website is another exciting prospect.

A few months ago, I visited RNLI Stonehaven with Lesley Fraser, my

Director General. Stonehaven is one of the stations supported by the 2023 appeal. You may have seen the town in news of the harsh storms in October. At times like those, the rest of us stay indoors while the lifeboat crew stands ready for the pagers to sound!

The Stonehaven crew is operating from a portacabin until a new building nearby can be funded and

Those donating should be in no doubt that they are helping to save lives

repurposed – that will be a significant, multi-year operation. The temporary accommodation has supported them well but, 10 years on, it is much in need of refurbishment.

On our visit, we were very pleased to see the big impact The Lifeboat Fund can have through our fundraising. Other stations getting support through the 2023 appeal are Tower in London, Whitby and Blackpool.

The appeal is also supporting a crucial RNLI project in Tanzania. As the RNLI's Rachel Roland told us: "Fishing is a major industry for the people around Lake Victoria. But it's one of the most



dangerous stretches of water in the world, killing more people than HIV, tuberculosis and malaria. It's a complex problem to address but we won't stand by and do nothing."

The Lifeboat Fund is standing with them and hopes to make a real difference through this year's appeal.

September saw the charity's annual charity golf event, with valued donations from the Civil Service Insurance Society. It's a keenly contested tournament, with a fine trophy engraved with winners' names.

We also run a putting contest, with an ever-popular raffle rounding off the proceedings. The day was a load of fun and a great fundraising success – I never cease to marvel at the kindness of organisations that donate prizes, especially in this current climate.

Anyone can take part – we'd love any CSPA members who play golf in Scotland to put next September in their calendars and get in touch with me at angela.saunders@gov.scot.

The charity trustees have held their first meeting with new chair Simon

Case, the head of the civil service. Simon told us of his eagerness to take on the role – and we're delighted to welcome him on board!

As I write this, I'm reflecting on the special relationship our charity has with its friends in the Civil Service Pensioners' Alliance. I was thrilled to be invited to the AGM in Kenilworth in October. With so many meetings still online, it was brilliant to meet in person for the first time Mike Lawler, the CSPA trustee on The Lifeboat Fund, General Secretary Sally Tsoukaris and many CSPA members who stopped for a chat at the stall and donated generously.

To conclude, I'd like to mention a couple of messages I shared at the AGM. Those donating to The Lifeboat Fund should be in no doubt that they are helping to save lives. All of you who respond to these articles are doing so – and your kindness is truly humbling.

Over more than 150 years, the vessels we have funded and their crews have saved more than 4,500 lives. This charity is a unique part of civil service heritage, and the RNLI asks past and



present civil servants to support it through The Lifeboat Fund, so that the key projects we commit to delivering through our appeal will be funded.

• To show your support, please consider donating to The Lifeboat Fund via the website www.thelifeboatfund.org.uk or by completing the form below and sending the donation as indicated there. Many thanks! 🙏

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

DONATION FORM

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

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

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



SCOTLAND BRANCH

Following the summer recess, branch meetings were held in September and November. Maureen Malay from Glasgow's Golden Generation (previously Glasgow's Older People's Welfare Association or GOPWA) was our guest speaker in September. She was very informative regarding government benefits, particularly Attendance Allowance, which unlike other benefits is not means tested.

As has been our practice for many years, the Glasgow Children's Charity Hospital attended the November meeting, bringing gifts and Christmas cards not available on the high street for members to purchase. They also gave a very interesting presentation on the important work of the hospital and charity.

The branch officers were invited to attend and hold a stall at a Scottish Older People's Assembly (SOPA) event in Glasgow on 9 October. The invitation was accepted by the branch chair, membership secretary and administrator, with the hope that it would be a good recruitment opportunity.

A report will be placed in the spring edition of this magazine and in the next edition of the branch newsletter.

Following this event, the branch chair, administrator, one delegate and an observer attended the CSPA national AGM in Kenilworth on 11-12 October – our delegate will give a report in the next Scotland Branch newsletter.

The branch officers would like to convey best wishes for the festive season and look forward to seeing as many members as can manage to attend the first members meeting of 2024 on Thursday 1 February.

Membership issues

Members meetings continue to be held in Glasgow at The Griffin public house, 266 Bath Street, Glasgow G2 4JP (opposite the King's Theatre). There is an entrance to the private room in Elmbank Street for those not wishing to go through the bar. Meetings will be held on the first Thursday of February, May, September and November. The start time will remain at 1.30pm.

The Scotland Branch AGM will be held on

The Scotland Branch AGM will be held on Thursday 7 March 2024

Thursday 7 March 2024. Full details will be in the next edition of the branch newsletter.

Members are reminded that these dates and times can also be found on the new branch website, www.cspascotland.org.uk

If you have any membership matters you wish to update, such as change of address, contact membership secretary Michael Kirby via email: Michael.Kirby@cspa.co.uk or tel: 07969 405263.

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

We also wish to continue reaching out to members who have lived in Scotland but moved elsewhere. If this applies to you and you would like to be reallocated as a member of the branch, please contact Michael Kirby.

Age Scotland

Along with a number of other organisations, Age Scotland has campaigned for a Commissioner for Older People. "We have long held the view that a Commissioner is needed in Scotland and asked prospective MSPs ahead of the 2021 Scottish Parliament election to back this proposal."

The Commissioner would be appointed by Scottish Parliament to act independently of the Scottish government to protect the rights of older people. They would have scope to focus on a range of issues important to older people – highlighting ageism and age discrimination, enduring access to services including health and social care, tackling poverty and challenging digital exclusion.

The move would strengthen older



people's voices and act as an independent champion, ensuring they are considered in decisions made across government. We want Scotland to follow the example of Wales and Northern Ireland and establish a Commissioner for Older People as a priority.

The consultation launched by MSP Colin Smyth on 13 June ran until 23 October for people to share their views on this matter. If the response is positive, Mr Smyth will be able to lodge a proposal to introduce a Bill; and if there is enough parliamentary support from MSPs, the Bill can move a step closer to becoming a reality. The proposal must be supported by at least 18 MSPs from across different parties.

Private healthcare

Age Scotland's latest research has found 30% of older people have paid for or would consider paying for private healthcare due to difficulties accessing NHS care.

Findings from the Big Survey revealed that 16% of over-50s had already paid for private treatment, including dentistry, hip and knee operations, cataract surgery, cardiology treatment, mental health assessments and MRI scans. A further 14% said they would consider doing so.

We believe the findings point to an emerging two-tier health service and we are calling for continuing efforts to cut waiting lists, as well as investment in healthcare for those in later life.

Fuel poverty

Fuel poverty rates have doubled among pensioners in Scotland over the last two years, according to research from Age Scotland this summer. The charity's largest national housing survey of older people said 39% of over-65s are living in fuel poverty in 2023, compared with the last government figures, for 2021, of 19%.

The research highlighted that more than four in 10 people over the age of 50 (43%) live in fuel poverty, but it is most prevalent among those between 55 and 64, with 50% of these households affected.

Age Scotland and ScotInform surveyed more than 1,100 over-50s from every local authority in Scotland. The survey was funded by the Scottish government.

According to the Age Scotland research, since 2018 the proportion of older people who feel that their current home is very suitable for their needs has dropped from 58% to 45% in 2023.

The majority of respondents felt their current home would be unsuitable for them in the future. In total 60% said they do not believe or are unsure that their home will meet their needs in the next 10 years.

The survey found that although awareness of energy efficiency programmes had increased over the past 12 months, the numbers of older people accessing the support remains low, with just 10% of older households

Having problems with your energy bills or supplier

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

In Scotland, you can also contact Home Energy Scotland for free help and advice

Monday to Friday 8am-8pm

Saturday 9am-5pm.

Freephone 0808 808 2282.

[www.homeenergyscotland.org/
contact-advice-support-funding](http://www.homeenergyscotland.org/contact-advice-support-funding)

using Home Energy Scotland or Warmer Homes Scotland and only 13% using a local authority-based scheme.

Age Scotland CEO

Age Scotland has appointed Katherine Crawford as its permanent chief executive. Katherine has been interim chief executive since July and will continue her leadership of the national charity for older people.

With a background in the legal sector and nearly 20 years of experience in the third sector working with Parkinson's UK, Katherine continues at the charity at a time when older people are voicing grave concerns about their lack of access to health and social care services, the cost-of-living crisis and fear that their voices are not heard or recognised by politicians.

Further information on Age Scotland can be found at www.agescotland.org.uk The helpline provides valuable support to older people and their families on a wide range of matters telephone 0800 124 422. Feeling lonely? Call the same number and ask for the Friendship Line.

SCOTLAND GROUP REPORTS

All previous groups in Scotland are now CLOSED. Should any members wish to make further enquiries about creating a new group in your area, please contact

the branch administrator Christine McGiveron at 12 Benmore, Prestwick Ayrshire KA9 2LS tel: 01292 891033 email: Christine.McGiveron@cspa.co.uk

NORTHERN IRELAND

Branch committee meeting

The branch committee met on 7 September and had a full turnout of all nine elected members. They had a very full and comprehensive discussion on their agenda for the time ahead.

The committee has pencilled in 28 April 2024 for next year's annual general meeting, to be held at a Belfast city centre venue. Quotes have been sought from a range of venues.

It was also agreed to invite two guest speakers – CSPA General Secretary Sally Tsoukaris, who has confirmed her attendance, and a representative from the Charity of Civil Servants, to which the Branch donated £5,000 last year.

Our September committee meeting had a full turnout

Newsletter and website

The second edition of the branch's full-colour four-page newsletter was issued to all members in early September. There was a very positive response from members.

In addition, website manager Amy Lilley continues her work to update and modernise the website with appropriate information and news.

Civil service pensions overpayments

Following the identification of more than 60 civil service pensioners being overpaid last year, Civil Service Pensions Branch (CSP) wrote recently to CSPA NI to let them know that a further seven pensioner overpayment cases had been identified.

The committee welcomed the assurance from CSP that whilst the pensioners would have to move onto their newly recalculated pension, the actual overpayment itself would be written off.

This is in line with what CSPA NI had pressed for in the original 60-plus overpayments cases.

Specsavers scheme

The exclusive deal negotiated between the CSPA and Specsavers continues to be a spectacular (excuse the pun) success.

At the time of writing, a total of 129 members had requested a £20 voucher, which means CSPA NI has saved members £2,580 to date.

Legal offer

The uptake on the new legal offer had been slow but is picking up following more publicity on both the national and Northern Ireland CSPA websites, plus a detailed report in the second issue of the branch newsletter.

National AGM

The branch was represented at the CSPA national AGM in Kenilworth on

11-12 October by branch delegate Harry Baird and branch observer Ivan Baxter. Branch secretary Tony McMullan was also there, representing the National Executive, as was Roisin Lilley in her role as a nationally elected women's reserved seat representative.

Branch membership

By mid September, branch membership was holding steady at about 4,000. Whilst sadly there had been the loss of some members through bereavement, there continues to be a steady flow of new members being recruited.

Retirement seminars

The branch has written to the Department of Finance seeking the opportunity for CSPA NI to address any pre-retirement seminars organised by Northern Ireland's civil service management for potential civil service pensioners.

Other issues

For a full update on the following issues, please read the Northern Ireland Assembly report on page ??:

- Smartpass consultation
- Department for Communities Active Ageing Strategy
- McCloud remedy consultation
- Meeting with the Commissioner for Older People NI.



GREATER LONDON

Harrow

Our programme of meetings for 2024 is as follows – please put them in your diaries:

- 19 March – AGM
- 18 June – Speaker
- 24 September – Mandating meeting and speaker
- 10 December – Festive meal

All the meetings except meals are in Victoria Hall, Sheepcote Road, Harrow (next to Greenhill Church) at 2pm.

We are an active group and have recently had Harrow Council’s portfolio holder for communities speaking about council policies; our regional representative David Owen; and when the scheduled speaker was unable to attend, I spoke on my time as a councillor.

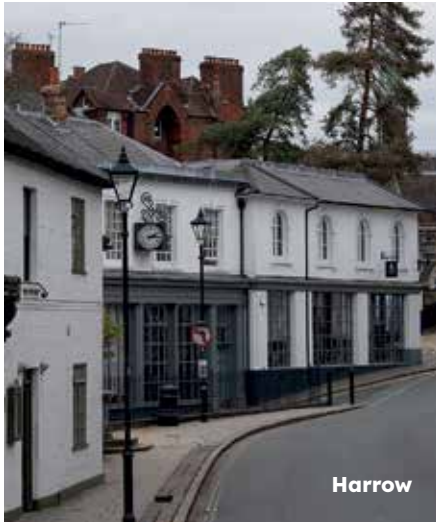
However, we would like to see some new faces at our meetings, where you can be assured you will receive a warm welcome.

Finally, our festive meal will be held on 5 December – if you are interested in coming please give me a ring.

Secretary: Alan Blann Tel: 020 8861 3696 Email: alandsue.blann@sky.com

Hillingdon

This report covers the period February to September. Not perhaps such a full programme as we have had in the past, but nevertheless the group continues at a steady level of support and interest.



Like all groups, we are always happy to receive members who have recently joined the CSPA, longstanding allocated members, plus those who no longer have the benefit of a group but who feel it would be worthwhile seeing what Hillingdon Group achieves at its monthly meetings. These are held on the first Wednesday in each month, 10.30am to midday, at Christ Church Hall, Redford Way, Uxbridge.

In February, we had an interesting and ‘tasteful’ talk and demonstration from a chocolatier. In March, we had a visit from a local member of Age UK, giving members a resume of help that can be resourced from the organisation, with which the CSPA has many aims in common. There

was also a discussion on HQ plans that would impinge on the future of groups.

April was our AGM, with the team again returned with full support from members – confirmation we remain a financially stable group under the watchful eye of our treasurer Martin.

At our May meeting we had an open meeting consideration of GC 937, ID cards and members’ holiday experiences.

Perhaps our most challenging speaker this year was from the Commonwealth War Graves Commission, who gave a comprehensive history of the Commission and its worldwide tasks of maintaining those well laid out places of rest for our past servicemen and women.

July once again welcomed our regional secretary Dr David Owen. After recovering from his testing cross-London journey, he gave his appreciation of the efforts of HQ to keep the CSPA going given the changes of staff, plus motions at the forthcoming AGM, hopefully to strengthen the CSPA.

In August, 13 members welcomed Cllr Eddie Lavery, member of the council’s Cabinet for Resident Services, who gave an outline of council’s achievements and plans for maintaining our council as

We had an interesting and ‘tasteful’ talk and demo from a chocolatier

ENGLISH REGIONS: EASTERN

Bedford & District

Bedford & District Group held its autumn quarterly lunch meeting on 15 September at the North End Club, Bedford, which was attended by 32 members including the committee. The catering, provided by the club and its team, was plentiful and excellent.

As usual, we had a quiz by Janet Jefferies, which this time tested peoples’ knowledge of Great British prime ministers. The winners were Mr and Mrs Jackson. Members provide all the prizes for a raffle, which is always a good fundraiser and made £82.

The motions for the annual general meeting were listed and, with Bedford submitting four, created a lot of debate. How to encourage new

members was the hot topic, and members were asked to give this issue thought. Four members from Bedford were to attend the CSPA AGM in Kenilworth.

Our next meeting, Christmas lunch, will be on 15 December at the same venue at midday. Early acceptance is recommended as there is usually a good turnout.

Contact: Romy Neeves Mobile: 07484 741116 Email: raneeves@gmail.com

Peterborough & District

The group had a lovely meeting at Charters Beer Garden in Peterborough in July. As well as the four committee members, five members enjoyed Thai food and burgers for lunch. We shared stories and memories and the weather was kind.

However, the turnout wasn’t enough to

satisfy the conditional motion made at the AGM in March and it was with a sad heart that the committee began to wind up the group. Final accounts were prepared, bank account closed and funds transferred to HQ, where they will be ringfenced for five years should a local group be reconstituted.

Peterborough & District Group closed in August, but a last newsletter informing our members did not get sent out before this happened. It has, however, been published on the CSPA website and includes a list of local organisations where members can get help, support, education and socialise with others – so please have a look.

With all best wishes for the future!

Frances, Philip, Drusilla, Colin

one of the leading London boroughs. He touched on the not so happy result of the legal challenge against the ULEZ and the continuing rumble against the 'black cloud' of HS2 as it tunnels its way through our borough on to the Midlands, with all the attendant congestion and environmental problems for the next eight years.

The September meeting was low key, but well attended at 15, an open meeting for members to talk and consider future outings and events for the group, and how best to deal with CSPA matters and communication in this increasingly challenging electronic world we live in.

This report concludes on our combined anniversary dinner and Christmas lunch, held for the last time, it appears, at the Barn Hotel, Ruislip, as this unique establishment is to close. We had once again a well supported attendance of 17 members and a spouse.

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

Inner London

Our group meets on the third Friday of each month except August. The venue is PCS headquarters, 160 Falcon Road, London SW11 2LN and meetings start at 11am. The facilities are good and just a five-minute walk from Clapham Junction station. There are many bus routes nearby – and some good pubs! Members of groups that have closed are welcome.

**Secretary: Trevor Taylor,
69 Blanchland Road, Morden SM4 5NE
Tel: 0208 640 2977**

Twickenham & District

We meet on the second Friday of selected months in the Parish Hall of St Mary & St Alban, Langham Road, Teddington, from 11am to 1pm. The hall is near St Alban's Church, which is also the Landmark Arts Centre, the impressive church at the river end of Teddington High Street near the junction with Kingston Road, Manor Road and Ferry Road. The 281, 285 and R68 buses stop here. Langham Road is off the High Street at this point. The meeting room, the Mina Hogan room, is on the ground floor. Tea and coffee is available.

Dates for 2024 will be included in the next newsletter.

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

NORTH WEST

Liverpool

Like many organisations in the UK, the pandemic wreaked havoc with meetings. Liverpool was no exception. Small get-togethers have been the order of the day – thanks to Sue and Gil, who have kept a spark alive.

While unfortunately the Liverpool Group will not have a delegate at this year's AGM, it is recognised that Liverpool should always have a voice in national debates for the CSPA as per its longstanding tradition. It is now vital to re-establish the group and ensure Liverpool has a say especially in the run-up to the general election.

Members are therefore invited to join the revival at a Christmas lunch. This will take the form of a short meeting before the usual festivities. The venue will be our traditional meeting place in the back room of the Crown Hotel in Lime Street on Monday 4 December at 11.30am.

The plan for 2024 is to meet quarterly on the first Monday of March (AGM), June (conference motions), September (mandating) and the December (Christmas lunch).

All members are cordially invited and to consider offering themselves to form an ad hoc committee for 2024. So could you please indicate your intention to attend the Christmas lunch by advising me.

**Acting secretary: Gil Hill
Email: gmhill42@gmail.com
Tel: 01704 533352**

Wirral

A very lively mandating meeting took place on 12 September. The next meeting will be on Tuesday 12 December at Upton Victory Hall, Salacre Lane, Upton, Wirral CH49OTL at 11am followed by lunch at a nearby hostelry. New and old members will be very welcome. **Please indicate your attendance by email to Mike Lawler mike.lawler@live.com or 01513 457207.**

Greater Manchester

The group meets at the Methodist Central Buildings on Oldham Street, Manchester M1 1JQ. All meetings commence at 11am and finish at 1pm. The scheduled meetings for 2024 are:

- Wednesday 10 January
- Wednesday 13 March (AGM)
- Wednesday 12 June (conference motions)
- Wednesday 18 September (mandating meeting)
- Wednesday 23 October (conference report)
- Wednesday 11 December (Christmas lunch at 12 noon)

We also hold a quarterly social event in Stockport at the old Rectory on the first Thursday at each quarter, with the next one on 7 December, then 7 March, 6 June and 5 September, commencing at 12 noon.

Further details can be obtained from Harry Brett 07999 874864 or h_brett@sky.com



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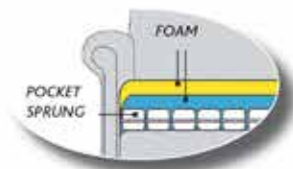


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TRAVEL DISAPPOINTMENT

Like other readers, my husband and I have been bitterly disappointed by the poor performance of CSIS on travel insurance.

We greatly valued the old CSPA travel insurance scheme and used it for many years. However, we have found the travel insurance offered by CSIS uncompetitive, with very poor customer service too.

We are aged 66 (me) and 76 (my husband) and both have some well-controlled pre-existing medical conditions. However, for a multi-trip annual travel insurance policy including cover for the USA, the best premium CSIS could offer was over £3,000 for my husband and £1,650 for me! This compared with £1,500 and £500 with Saga and £750 and £275 with Staysure (including a higher level of cancellation and medical cover with the latter).

In the past, CSIS have proved

We hope the CSPA will urgently look again at better options

reasonably competitive on home and car insurance – though in the past two years LV+ or NFU Mutual have been better value – but it seems that on travel insurance CSIS are simply unable to offer reasonable premiums.

We do hope that the CSPA will urgently look again at better options for travel insurance for its members for future years.

Some of the larger commercial insurance firms, such as Staysure, offer a discount to employees of some international corporations – and it would surely not be difficult for the CSPA to negotiate something similar for its members with a competitive and specialist insurer like that?

We value the CSPA for its wide range of activities and lobbying so will be remaining as members. But a much better



deal on travel insurance would definitely provide another incentive for many people to remain members!

Lilian Roberts, Oxford

STUCK IN SWITZERLAND

We have used the CSIS travel insurance for a number of years – but you only find out how good an insurance is when you make a claim.

This year we holidayed in Switzerland and my wife was unfortunate to trip in the hotel and fall badly, leaving her in pain and unable to move. An ambulance was called and she was taken to Interlaken hospital, where an x-ray diagnosed a broken hip.

She received excellent treatment at the hospital and five days later walked out on crutches having had a total hip replacement.

However, when we first arrived at the hospital, I was escorted to their admin department, where they needed to know how they were going to be paid. The CSIS insurance was with AXA and I gave them their emergency number to ring.

First response from AXA was a form to be emailed back allowing access to our GP records. This I signed and returned, but what was not forthcoming was any

DOCTOR DOESN'T KNOW BEST

While I sympathise with Chris Proctor's attitude towards the modern need for doctors and others to give running commentaries (I have no more desire than he does to see pictures of intestines), the old unquestioning attitude that 'doctor knows best' could have unintended long-term detrimental consequences.

In 1959 I was prescribed medication for a childhood problem and told firmly that the medication would be required lifelong. Some 25 years later, after a number of changes of GP, none of whom

queried or re-assessed the prescription, I finally asked for a second opinion. The consultant to whom I was referred said he had never before heard of anyone being on that medication so long and ordered me to stop immediately.

I did so, with no ill-effects. How much, I wonder, did the NHS waste on repeat

How much does the NHS waste on repeat prescriptions?

prescriptions for unnecessary medication?

Then again, I've always known that my eyesight was different to other people's – but I was always led to believe that it was 'normal'. In reality it always was, and is, so poor that I could have been registered 'blind' lifelong (under modern rules at least), but received my CVI only in 2019. How much Blind Persons Allowance have I been unable to claim on my tax returns over the years?

David AP Nicholson





assurance that AXA would pay for the treatment. When my wife was able to leave, there was still no commitment from AXA. The hospital gave me a number to ring to get an emergency EHC number, which allowed my wife to be discharged – but only after I paid the ambulance cost myself. At this stage AXA had not released any payment.

It was only after we got home that I received credit for the ambulance costs.

Having paid CSIS for what I considered was a total package to cover health issues, not only was I appalled to find that AXA completely absolved themselves of any liability, but also that when we most needed assistance, there was no compassion from AXA at all.

However once home, I completed AXA's online questionnaire detailing my feelings and after a phone call, we did receive a £75 refund.

Malcolm Batt, Bournemouth

CSIS replies: Dear Mrs Roberts, Thank you for raising your concerns. We have tried to investigate but only have limited details to identify the case you refer to. We understand the price offered is higher than alternative providers. But having reviewed the service we provided, we are comfortable your call was handled well and the call handler has done all they can to assist. We would be happy to discuss it further if you agree to the CSPA passing on your contact details.

Dear Mr Batt, We are sorry to hear of the issues you have had. We have raised your feedback with AXA and asked that this matter be investigated. As soon as we receive a response, we will be back in contact with you.

A TAXING ISSUE

I have received a package containing The Pensioner and details of the AGM – a prodigious read in tiny font, but nevertheless indicative of an organisation in good shape.

It is inevitable that the CSPA will attract activists rather than a wide membership. The motions for the AGM are a barometer of the state our nation is in. But there is a failure to recognise that one of the reasons for the mess is the increasing longevity of our citizens, often with distressing conditions.

The level of taxation is simply insufficient to meet the demand for public services or to pay public servants fairly rather than on the basis of what is affordable, deemed by a body that is given a remit that destroys its independence. But none of the political parties wants to grasp that nettle. PS: How about a group based on being housebound rather than geography?

Derek Kinrade, South London



The level of taxation is simply insufficient to meet demand

WHO IS FREE?

Greg Lewis (Letters, Autumn issue) writes that “the way in which the freedom we gained with Brexit enabled us to deal with both crises better than the EU”, referring to the Covid vaccine and Ukraine. I cannot see any relevance as far as Ukraine is concerned, and as for the vaccine,



it has been pointed out many times that EU states were perfectly free to

buy any vaccine they wished. Mr Lewis' reference to “freedom” gained is the opposite of reality. The government has indeed gained the freedom to undercut EU minimum standards in matters like workers' rights and food safety, but what matters is the freedom of each of us as

individuals. Is there any freedom you and I now have that we didn't have in the EU? As for the Windsor Agreement, which Mr Lewis doesn't like, the large majority of the people of Northern Ireland support it, so shouldn't their views predominate? As Rishi Sunak said at the time, they now have “the best of both worlds”.

Alan Pavelin, Chislehurst, Kent

WHAT REALLY MATTERS

I read with great interest the article about ageist language in the Autumn issue. With respect to the no doubt well intentioned comments of the people interviewed – that we older people are even remotely concerned as to what we are called – I have to say that such concerns may well be important to some people but not to the majority.

What is of real concern is the lack of understanding of intelligent younger people to comprehend the things that really worry most of us.

Things like the requirement to provide mobile phone numbers when most have a landline and some live where there is no mobile signal, and the apparent intention/

proposal to do away with ‘normal’ telephones and the continued assumption that we all have access to or are capable of using a computer.

Rather than focusing on WOKE issues,

a greater understanding of elderly peoples’ real concerns might be more productive.

Mike Hoad (81 and proud of it), West Cornwall



There is a lack of understanding about what really worries us

YES TO SOCIETIES

I read about the poor lady trying to switch accounts with horror and sympathy. I was told by Intelligent Finance [to whom my Civil Service was paid and with whom I had had a mortgage, now paid off] that they no longer wanted current accounts and would be closing mine in six months and send me a cheque for contents if I had not changed.

A friend of mine banks at Nationwide and I also have savings with them – what a difference... I rang to enquire what I would need to do to open a current account with them.

The usual questions followed, but after one hour and 30 minutes I received an email to say that my account was opened and they were in the process of getting everything transferred – and that I should be able to access my account by a date 10 days away.

Within this time I received a statement from both banks showing closure and opening of my accounts.

Perhaps us oldies should take a closer



look at building societies that offer banking – they are covered by the financial guarantee.

Smile, look happy and make the world a better place
Juliet Rumble, North Devon

CHANGING ACCOUNTS

If you are currently in receipt of your civil service pension, here’s a word of warning if ever you want to change your bank account.

At first I thought I’d be able to do it through the CSPS portal - alas no. You have to download a form and supply with it all the relevant details, together with three separate forms of identification, then either email it or post it back.

I emailed mine and got the usual robot response about being busy and it could take a while. For me, this process started

on 21 August for a pension usually paid on the sixth day of every month. Plenty of time? No. I followed up the email with a reminder and got another automated message, so I resorted to phoning. They found my emails but they hadn’t been dealt with or allocated to a team yet.

It’s now the end of August. I was assured that all would be well and come 6 September everything would be ok. I continued to check my details area of the app but nothing changed.

On 6 September they paid my pension into my old account, which I’d left open because I thought this might happen.

I rang CSPS again who told me that if the account had been closed they would not have been able to pay my pension and would have got in touch with me. Am I missing something here???

It’s now 12 September and the details are still wrong. This is such a laborious, poor and outdated system compared with others. The DWP let me change bank details over the phone; the teachers union portal allows changes online. Why so archaic, CSPS?

Terry Dawson

The CSPS system is so laborious and outdated compared with others

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Modern mobile phones (smartphones as they're called) can do so much more than just make phone calls – they can help you get online and stop you getting left behind. Renewing car tax, booking GP appointments, ordering prescriptions, banking – everyone wants you to do it online now.

Are they doing it on purpose?

It's like they're trying to leave you behind. Banks, companies and even the government seem to assume that everyone's online and everyone has a smartphone. But it's not that simple.

It's not enough to have a smartphone – you need to be able to use it too. But using them isn't always easy – and that's putting it mildly!

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

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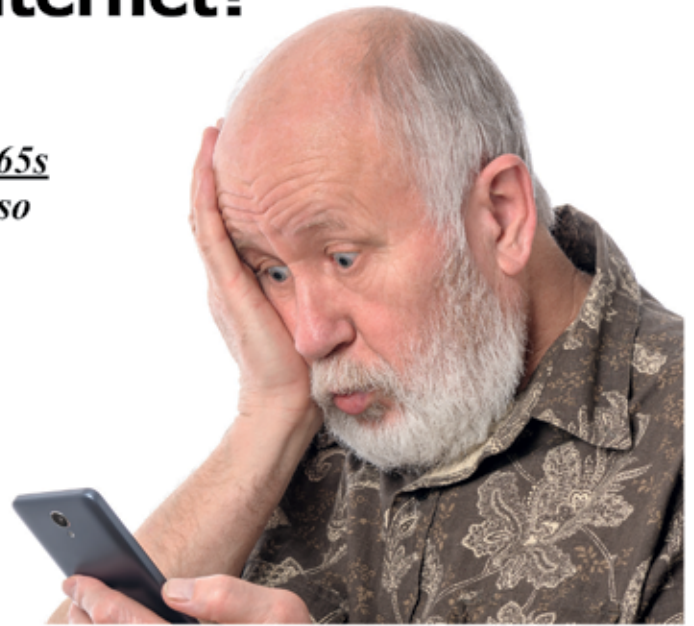
They explain how to use the phone, in plain simple language, with pictures of the screen showing exactly where to tap or slide your fingers.

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, etc.
- Video phone calls – a great way to keep up with family.
- Send emails from your phone.
- Instant messaging and how to use it.
- 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.
- Choosing and downloading apps to do all sorts of things.
- And obviously, you can make phone calls and send and receive text messages. ("Voicemail" is covered, too).

All explained nice and simply. No jargon! (Find out more in the free information pack – read on...)



Getting online on your smartphone can be confusing – but there's a solution...

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 smartphone. 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."

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That's only half the story but we don't have room to explain here. We'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.

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Helpdesk

Tips from BC Technologies' Kieran McGoldrick for maintaining your privacy on social media



Social media is a wonderful thing. It allows us to see what friends or family are up to, share funny posts and make new friends. But while most people on Facebook and Instagram are lovely individuals, it's not all sunshine and rainbows. There are some who want to steal your information, money and maybe even your identity.

In this article, we aim to help prevent any of that from ever happening and to guide you in identifying possible threats in the scary world of social media.

If you ever receive a DM (direct message) out of the blue from someone you've never spoken to, asking you to, say, click on a link, do not do it. These messages come in lots of forms. It could be as simple as them sending a link and nothing else, hoping you'll get curious, but others can be more convincing, asking for help or telling you to check out a website.

But no matter what they tell you, that link will never be what they say it is and will most likely cause you harm if you click it.

You may occasionally receive these kinds of messages from friends – but it is possible for scammers to get a hold of login details, most likely from you using the same password for many different accounts. So if one of your friends or family suddenly starts, say, promoting cryptocurrency, you'll be quite safe in presuming that it's not them and you should block them immediately.

A friend's compromised account could

also be used to impersonate them. The person who stole the account, disguised as someone else, could use this for asking contacts to send money, for example.

This is probably the method most people fall victim to. If this happens, before you interact with that person, try messaging them on a different platform first to confirm their identity.

You can prevent a lot of these types of social engineering attempts by restricting who can and cannot view the content on your profile or page. This is highly recommended for sites such as Facebook, which make a lot of personal information open by default. Someone does not always need to be your friend or connected to your account to see your information.

You can change your privacy settings through your Account Settings. You may also locate this via Privacy settings on your chosen form of social media.

If you are on Facebook, I strongly recommend using its Privacy Checkup tool. This will quickly run through most of the major privacy settings for your account and is a quick way to lock it down. It only takes a few moments, but it will help ensure your safety online, not only for you, but for your friends and family too.

If you receive a message asking you to click on a link, do not do it

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To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email cspa@bc-group.co.uk at any time. Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.

When doing the checkup, consider what you want to show to the public about you, your friends and family as the information you share can have an impact on their online safety and privacy.

If you are on your computer, you can find this tool by clicking on your profile picture in the top right corner, then on Settings & Privacy, then Privacy Checkup.

If you are on a mobile device, such as a phone or tablet, its location may differ from device to device. In the Facebook app in the top right, you will see an icon that consists of three horizontal lines, also known as the Hamburger button or Slide Drawer. After tapping on the Hamburger, scroll down until you see Settings & Privacy, then select Settings. You should then see the option for Privacy Checkup.

With more and more of our lives on display on social media, we must take control of what others can see. This information can be devastating if misused.

You should always be hesitant to give out personal data online – even accepting cookies on websites can lead to your data being used to target ads, monitor what you do and track what sites you visit.

On that note, make sure you clear your cookies from your internet browser regularly to keep your data safe. This can be done in your internet browser's settings.

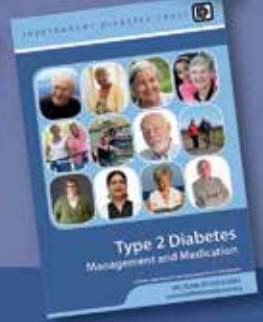
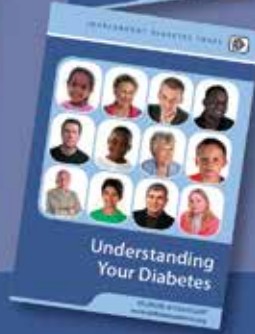
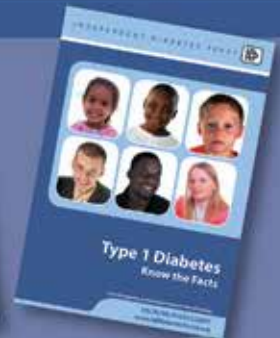
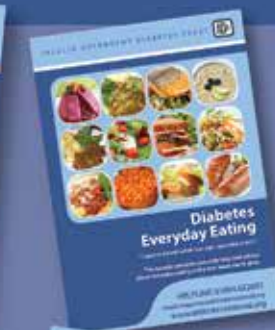
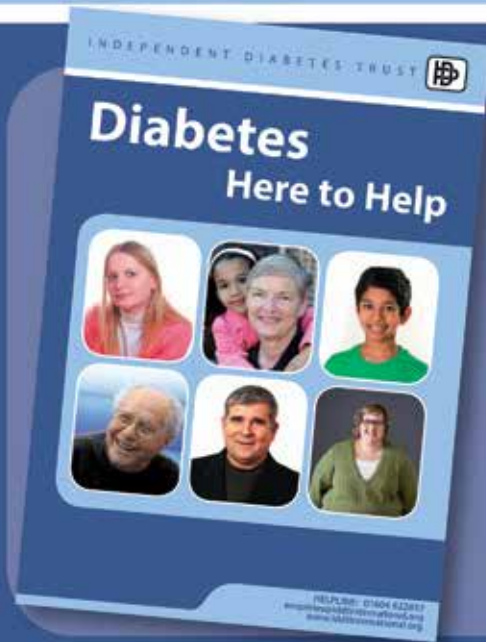
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3						1	7	
	9			4				
1		4	5	7		6		
		5	4	1				
				9	7	3		
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	4	1						2

Entries that are not complete will not be accepted into the draw. Closing date: **31 January 2024**. The judge's decision is final. The winner will be notified by phone and announced in the next issue.

Complete the sudoku and send with your contact details to: Prize Competition, CSPA, Grosvenor House, 125 High Street, Croydon CR0 9XP.

You can enter the prize draw for both the sudoku and the crossword (overleaf) if you wish.

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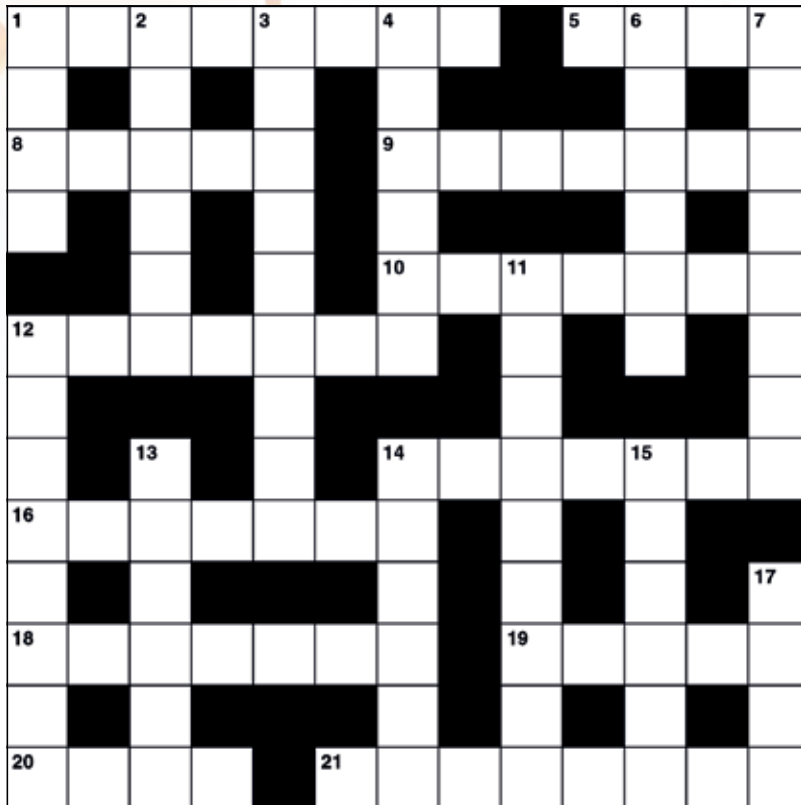
of M&S vouchers

PER PUZZLE



The solution to this sudoku puzzle will be printed in the next edition of **The Pensioner**

CROSSWORD



Entries that are not complete will not be accepted into the prize draw. Closing date: **31 January 2024**. The judge's decision is final. The winner will be notified by phone and announced in the next issue.

Complete the crossword and send with your contact details to: Prize Competition, CSPA, Grosvenor House, 125 High Street, Croydon CR0 9XP.

You can enter the prize draw for both the sudoku (previous page) and the crossword if you wish.

The winner of the Autumn crossword is **Rosie Southworth, Tring**

Name

Address

Postcode

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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.

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Across

- 1 US actor in the 2022 film Elvis (3,5)
- 5 Large burrowing rodent of South and Central America (4)
- 8 ___ Morkel: South African former fast bowler (5)
- 9 Church cushion for kneeling on (7)
- 10 20th letter of the Greek alphabet (7)
- 12 R&B singer of Umbrella and SOS (7)
- 14 Segment of an insect's body (7)
- 16 Small South American monkey of the marmoset family (7)
- 18 Daughter of King Lear (7)
- 19 Silk fabric with a rippled appearance (5)
- 20 Biblical ark builder (4)
- 21 Novel by Mrs Gaskell (8)

Down

- 1 ___ Glock: German ex-Formula One driver (4)
- 2 Mountainous region in the Book of Genesis (6)
- 3 ___ Fleming: scientist who discovered penicillin (9)
- 4 Coffee-flavoured liqueur (6)
- 6 Eurasian mountain butterfly (6)
- 7 Rowan ___ : Blackadder star (8)
- 11 Comic book superhero (6-3)
- 12 Terence ___ : British playwright (8)
- 13 ___ Lamb: English TV presenter (6)
- 14 Branched horn on the head of a deer (6)
- 15 Breed of sheep (6)
- 17 Heavy metallic element (4)

Last issue's solution



Something else that annoys me...

Chris Proctor rolls his eyes at people queuing up, standing still or mooning for a living

Why on earth can't young people get proper jobs? I was talking to George the fishmonger last week and he told me his daughter is an 'influencer'. What's that supposed to be? The only influencer I've ever met was years ago. He was a bouncer outside a club in Liverpool. Six foot nine and wider than Del Boy. 'Not you,' he would snarl, pointing a finger at me the size of a baseball bat. This influenced me to take my custom elsewhere. Understood.

But now if you want to be an 'influencer', you kick off by appearing in the background on Made In Chelsea or you come ninth in X Factor. Then you email everyone, or something like that, telling them Nivea is better than Clarins. Apparently this encourages us all to stock up with Nivea. That's called a job.

Another acquaintance has a son who earned money on a gap year in America being a 'line stander'. He got paid for queuing up. I do that for free at the Post Office. But it seems people who want a ticket for the first night of a new film or a Taylor Swift concert and can't be bothered to queue up, pay someone to save them a place. You tell them when you're near the front. They turn up, replace you and slip you a couple of bob.

And what about human statues? There's money in painting yourself gold and doing nothing all day. I've known managers who did this without the paint. Someone else I know is a 'wellbeing coach'. I didn't even ask. But even this is straightforward compared with a lady called Kirsty who, I kid you not, is a 'moon mentor and soul alignment consultant'. A moon mentor takes you

out at night, points up and says: "That's it. Big silver thing up there. See it? Yes? Well, that's twenty quid you owe me."

There are folk who claim to be 'interior decor consultants'. They come to your house and say: "That table's awful. You could do with a new one." I know it's not up to much, but it has sentimental value. It fell off the back of a lorry in Brighton on my honeymoon. Anyway, if I want a new one I'll have a poke round Ikea; I don't need someone to tell me directions.

And while everyone's wasting their time queuing up, standing still or mooning, the tap's dripping and the kettle won't work. Why? Because it's impossible to find a plumber or electrician. Young people are all doing something useless. No one seems to do a proper job like a civil servant or a train driver.

Ask some whippersnapper who's been to university what they studied. "Persian architecture," they say, or "Metaphysics". They spend three years and a king's ransom (admittedly cheaper these days) to become experts in Greek myths, troglodyte architecture or the philosophy of transience, while the kitchen's flooded and I haven't had a cup of tea for a

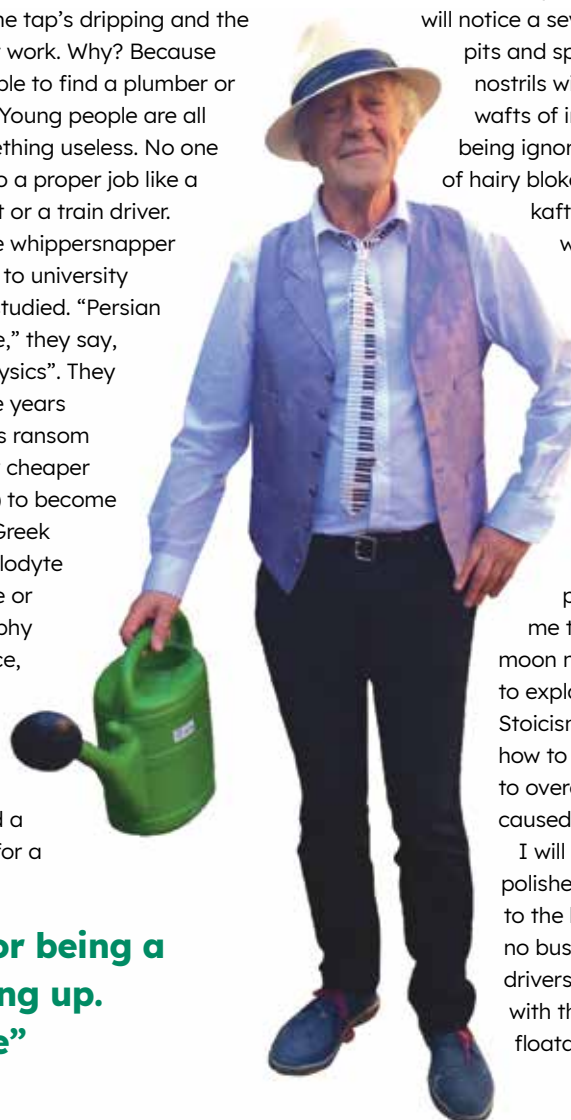
fortnight. Why can't they be plumbers or electricians – jobs where I know what they do for a living? Trouble is no one wants to get their hands dirty. I don't see why not; there are 10 times more 'nail technicians' on the high street than butchers. And gloves aren't hard to come by. Unlike bricklayers.

I worry that in a few years, the car won't start and I'll amble to the garage, but instead of rows of tyres and lines of exhaust pipes on the outside wall, there'll be a couple of stone Buddhas and a set of crystals. Peering in, I

will notice a severe lack of ramps, pits and spanners; instead my nostrils will be infused with wafts of incense. Rather than being ignored by a couple of hairy blokes in overalls, a kaftan-covered guru will float towards me saying: "You have a malfunction in your automobile? Sit on the floor and we will consult."

Twenty minutes later, when I've creaked into the lotus position, she will offer me the services of a moon mentor or graduate to explain Plato's notion of Stoicism. I will be advised how to calm my inner self to overcome the tension caused by my lack of motor.

I will emerge, my aura polished, and make my way to the bus stop, knowing no bus will arrive as all the drivers are communing with their inner selves in floatation tanks. ☺



“An acquaintance’s son got paid for being a line stander. He got paid for queuing up. I do that for free at the Post Office”

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A Stiltz Homelift is an ideal and affordable alternative to a stairlift. You can now safely travel between the floors in your home while keeping your stairs the way they have always been.

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A Stiltz Homelift can be installed into almost any room in your home. A Stiltz is uniquely compact with the smallest model taking up just over half a square metre – now that IS discreet. The homelift plugs directly into a standard domestic socket and uses less power than boiling a kettle. The homelifts run on self-supporting rails so there is no need to drill into walls and the motor is fully self-contained within the lift car. Neat.

Your Forever Home

While some Stiltz customers have an immediate need for a homelift, others are looking to future-proof their existing home for when the stairs do eventually become a challenge. Don't go through the unnecessary

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Mark via Trustpilot



"The installation guys were very clean and masters of the vacuum cleaner... As for the lift, it's the best thing since sliced bread."

Mrs. K, April 2023

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