



Bedford & District Group Newsletter March 2025

Our Chair, John Abington, is swanning off to Madeira for a well-earned holiday and has left me in charge! In wishing him a happy holiday on a bright sunny January morning, he did remind me what a difficult place it is to fly to and from, particularly if it is windy. It brought back memories I have when we had to stay an extra night because of stormy weather. Now, I am a nervous flyer, so when we finally boarded the plane the pilot came out to address the passengers. He said, "there are old pilots, there are bold pilots, but you never get an old, bold pilot". He said he was an old pilot. The plane didn't take off until he was sure it was safe to do so!?

Romy Neeves, Editor

Chair report - John Abington

Like a number of Civil Servants seem to do these days, I'm WFH and writing this short report from the beach outside the UK – on holiday. It's nice to see the sun for a week or two. Anyway – to business. Most of the press and media continue to criticise the government severely regarding the policies it has adopted towards pensioners, which is hopefully favourable for us, but for the time being these policies remain in place. What has been more worrying over the past few weeks have been statements by the leaders of both main parties that the State Pension should be means tested. I'll now throw the cat among the pigeons! One hopes they are referring to the Triple Lock part only, because surely the state pension is already means tested. If one's annual income is below the level of having to pay tax, then it is not. If that's not means testing, then I don't know what is. In my own opinion, that is surely the fairest and most cost-effective way of implementing means testing, however much one may dislike the principle of means testing or having to pay tax on a benefit for which we have contributed to all our working lives. This raises another interesting debateable point. Is the state pension a "benefit" or an "entitlement"? When referring to the state pension at CSPA national AGM's delegates and the Executive often refer to it as not being a "benefit" but an "entitlement". However, I note that HM

Government web site no longer calls it a "benefit", which it did until recently, but now refers to it as being "a regular payment from the government most people can claim when they reach State Pension Age." Would any of our members like to enter that debate, because we cannot be complacent on this matter. Better still come to the group AGM in March and make your point to the General Secretary, who will be speaking to those present. Details of the AGM follow.

Group Annual General Meeting (AGM)

Hoping to save some money in postage, the Newsletter is being sent to HQ slightly earlier in order to include this reminder and for them to distribute. The Bedford Group AGM will take place on 14th March 2025 at North End Social Club, 60 Roff Avenue, Bedford MK41 TW, commencing at 1.30. The guest speaker will be Sally Tsoukaris, CSPA General Secretary. All Group members are welcome to attend. Nominations for the Committee 2025/26 should be sent to the group secretary, Romy Neeves, whose contact details are given at the end of this Newsletter. If proposing a group member, please ensure you have their authority to be nominated. Any motions for debate at the AGM should likewise be sent to Romy.

Articles in this Newsletter are mostly taken from my daily newspaper, now titled "The i Paper". It has a new masthead, and the layout has slightly changed, and for this the price has increased by 10p.

And...

I hate shopping! Pete always did the shopping and thoroughly enjoyed it. But doing it for myself has me focussed on the price of stuff. According to figures from the British Retail Consortium (BRC) food prices have had their fastest monthly jump since April last year. They show food prices were 1.6 per cent higher in January than a year before, easing from 1.8 per cent in December.

Things could be worse! If you are one of ten pensioners who received just 52p in state pension last year... These retirees were given 1p a week in the year to May 2023, The Sun Newspaper revealed following a freedom of information request. Pensioners may have missed out because they do not have enough years of national insurance contributions.

And why does every innovation designed to save us money, cost us more?

Because another little snippet I came across suggests the cost of a standard 330ml soft drink could increase by as much as 40 per cent in order to cover the costs of a new recycling system, the drinks industry has said. The Government has set in motion its plans for a deposit return scheme (DRS) to be launched across the UK by 2027 which ministers hope will boost recycling rates and reduce littering. But in 2019 a packaging recycling group in Scotland suggested that DRS would increase the cost of a single canned drink by 40 per cent, only a small proportion of which would be recovered by returning the can.

A single 330ml can of Diet Coke is on sale for £1.10 at Sainsburys in the UK. Based on these assumptions, the cost of that can could increase by 44p, taking the total cost to £1.54.

I can remember, back in the day, when you could take 3 beer bottles back to the shop and get enough money to buy a child's half-price ticket for the pictures! I think you counted as a child until age 14.

I'll keep you posted on the increased cost of a bottle of sherry!

Money

Hundreds of thousands of pensioners in the UK are still to pay off their mortgages a poll suggests.

Roughly 5 per cent of pensioners are estimated to still be making monthly mortgage payments – the equivalent of almost half a million people. On average these retired mortgage holders owe more than £60,000, which is costing them £767.75 a month, according to SunLife.

More than 20 per cent of pensioners surveyed said they do not want to leave their home but fear they will struggle financially if they do not downsize to a cheaper property. The Chief Executive of SunLife said "For many, downsizing to free up the cash is not an option – often it's too expensive, or they are emotionally tied to or physically dependent on their homes."

The report surveyed more than 2,000 people.

It found that 69 per cent were homeowners, but more than one in five of those still have a mortgage.

And another thing – Almost two million more pensioners will be dragged into paying income tax over the next seven years because of Labour's decision to keep tax thresholds frozen. By 2032, around 10 million retirees are expected to be paying income tax, according to calculations by the former pensions minister, Sir Steve Webb.

This would be nearly two million more people over state pension age paying tax compared with today. The increase is expected to come about because of frozen income tax thresholds, an aging population and the increasing value of the state pension under the triple lock. It means that 76 per cent of all pensioners in the UK will have to pay tax by 2032.

The proportion of pensioners dragged in the tax net has risen sharply in recent years as large cash increases in the pension have been set against a backdrop of frozen tax thresholds.

Although future pension rises are likely to be smaller, if thresholds continue to be frozen, more and more pensioners will end up paying tax.

The personal income tax allowance is £12,570 and has been frozen since 2021. This means any pensioner whose total income, including their state and private pensions, exceeds this is liable for tax. The higher rate threshold remains at £50,270.

By 2032, the number of people over state pension age is expected to have hit 13.7 million, according to the Office for National Statistics (ONS). The Chancellor announced in the Autumn Budget that the freeze on income tax thresholds would remain in place until at least the 2027-28 financial year. Tax thresholds were frozen by Rishi Sunak, the then chancellor, in 2021 before Jeremy Hunt extended the policy to 2028.

Steve Webb's calculation takes into account the new state pension age, which will be 67 from 2028.

It also assumes that the state pension will increase by 2.5 per cent a year, under the triple lock system which ensures it rises by either inflation, wage growth, or 2.5 per cent every April – whichever is highest.

Outsmart the scammers

In an article published in The Newsletter of the NPC (National Pensioners' Convention) the Which Scam Alert Team say their Scam Alert service is free and could help you avoid the latest scams. A recent article titled, 6 things I would never do as a data expert, warns: "clicking a button, logging into a website and placing a shopping order are examples of when you share your online data. While this isn't inherently bad, it can leave you vulnerable to scams if you are not careful." If you want to read the rest of the article sign up and receive information directly into your inbox.

AI (Artificial intelligence) traffic cameras to be used after trial

The use of traffic cameras powered by artificial intelligence is to be ramped up in the Humberside Police area after the devices caught 849 traffic offences in a two week long trial period last year. The cameras were set up by Safer Roads Humberside last March and June and captured drivers using mobile phones while behind the wheel and not wearing their seatbelts.

It said that as a result of the success of the trial, the cameras would return and be used sporadically throughout the year.

Another trial the police are conducting is to stop drivers at random to test their ability to read a number plate at the required distance, namely 20 meters. This is the distance that in good daylight you must be able to read a vehicle number plate, or from 20.5 meters for old style number plates.

If you want to test yourself, when walking down a street or in a car park, 20 meters is about 5 car lengths. If you fail, your drivers' licence will be confiscated until you re-take a test. Full details on www.gov.uk

Parking firms promise to make changes to code

Private parking companies have pledged to update their code of conduct after legal action was launched against a driver for taking more than five minutes to pay for using a car park.

Two industry bodies representing the sector announced they have established a panel to revise the code to ensure it "protects genuine motorists who have difficulty making prompt payment on entry"

The British Parking Association (BPA) and the International Parking Community (IPC) said the panel will also

“fast-track updates to the code to reflect technological advancements”.

It emerged in November that Rosie Hudson was being taken to court by a private parking company for £1,906 after she repeatedly took more than five minutes to pay after entering a car park in Derby because of a poor mobile phone signal.

She was told just before Christmas that the case was being dropped.

Private parking businesses have been accused of using misleading and confusing signs, aggressive debt collection and unreasonable fees.

I suspect the high-profile bad publicity this case attracted had something to do with the practice being reviewed! I can't understand why they don't have meters that charge on egress! That way, you only pay for what you use. Our Newsletter issued in December was on the case!

Electric car charging – love thy neighbour

There is the potential brewing for some very heated debates between neighbours. Apparently, some local authorities are going to allow electric chargers to be laid across pavements where the houses do not have drives. Of course, the car would have to be parked directly outside the house where the car requiring charging is located. The car owner would pay for this work to be carried out. Now, it's a given that in the many Victorian housing estates, it's first come, first served, as to where you park. Many of these houses have more than one car! You can see where I'm coming from, can't you?

Heritage - A blue plaque is to be unveiled next month to honour a Victorian chimney sweep whose death at the age of 11 led to a wide-ranging reform of child labour laws. George Brewster, who worked as a “climbing boy” died in 1875 after becoming trapped in a chimney at the County Pauper Lunatic Asylum in Fulbourn, Cambridgeshire, the same building where the plaque will be placed.

The report of an inquest into George's death was read by the 7th Earl of Shrewsbury, who renewed attempts to change the law – and in September 1875 a law banning the use of climbing boys was passed.

Generation Z

The Oxford Dictionaries define Generation Z as “the group of people who were born between the late 1990s and the early 2010s who are regarded as being very familiar with the internet.”

Changing a light bulb might appear to be one of the simplest household repairs, but there are fears such “skills” are being lost.

While talk of the lost art of changing a light bulb might come as something of an eye-opener, Gen Z and millennial adults are, if a poll is to be believed, in awe of their parents' DIY capabilities.

More than a fifth of Gen Z and millennials say they would call in a professional to change a light bulb, citing risks such as it would be “dangerous to use a ladder” or the bulb might be “too hot”.

And it is taking a toll on their finances. Gen Z adults spend around £1,300 a year calling in professionals to do basic jobs, according to a survey carried out for Halfords, compared with £386 for Generation X and £253 for baby boomers.

Many Britons say that practical skills are a dying art among younger generations – and young adults agree.

Fifty-nine per cent of adults between 18 and 27 believe their parents' generation are more practical. But the generational divide is at its most stark when it comes to identifying what a spanner or screwdriver looks like. A fifth of Gen Z adults do not know what a spanner is, while 30 per cent could not identify a flathead screwdriver. A Halford's motoring expert said the “results show very clearly that the ability to do basic, practical tasks is being lost amongst younger generations.

Transport

An e-scooter trial in Basildon will be abandoned after councillors warned that they had become a risk to public safety – with riders “causing carnage” by using them to deal drugs and ride recklessly.

Basildon was one of four Essex districts that began making scooters available for use in December 2020. But its council has unanimously voted to end the trial in May after Essex County Council said at the end of last year that local authorities could opt out of the trials. A Labour councillor said the scooters had been creating “absolute havoc”. He said “I'm sorry we're having to do this, but it's not just a few bad eggs – it's a lot more than that. We will no longer see them scattered across our pavements... We will no longer see our older residents being terrorised.

Society

Men and women are equally attracted to younger partners, research suggests.

Even if they do not realise it, both sexes tend to slightly prefer younger people when going on a date, according to the study from the University of California, Davis (isn't this near where Trump lives?)

The research was carried out on about 4,500 people who went on a blind date via a US dating site which matches people based on their interests and who are looking for long-term love.

A professor on the study said “After a blind date, participants were slightly more attracted to younger partners, and this trend was equally true for men and women.

“This preference for youth among women will be shocking to many people because, in mixed-gender couples, men tend to be older than women, plus women generally say they prefer older partners. “But women's preferences on the dates themselves revealed something else entirely.”

The study looked at people of all ages, with daters ranging from 22 to 85.

The researchers also looked at whether women with higher incomes might be inclined to choose younger partners, but they found very little evidence that income influenced these women's preferences for youth.

The report didn't say anything about older men being attracted to younger women!!

Australia - New species of funnel-web is “Big Boy” spider.

I snipped this article out for our retired treasurer, Sue, because she is going to Australia again this year. But I thought we all might be interested.

Australian scientists have identified a bigger, more venomous species of the Sydney funnel-web spider, one of the world's deadliest.

In research released recently, scientists from the Australian Museum, Flinders University and Germany's Leibniz Institute said the arachnid nick-named “Big Boy” would be classified as a separate species of funnel-web spider.

It was first discovered in the early 2000s near Newcastle, 105 miles north of Sydney by a spider enthusiast and former head of spiders at the Australian Reptile Park.

Scientists have named the 9cm (3.54 inches) long species as *Atrix christenseni*. It has been named after the finder's contributions to the research. The more common Sydney funnel-webs can grow up to 5cm.

The nocturnal black arachnids are usually spotted within around 90 miles of Sydney, Australia's largest city, and are mostly active between November and April.

Only the male Sydney funnel-web is responsible for human death. Thirteen deaths have been recorded, though no human fatalities have occurred since the development of antivenom in the 1980s, according to the Australian Museum.

The same antivenom is effective in treating bites from "Big Boy", scientists said.

And nature – the fossilised 69-million-year-old skull of the oldest known modern bird has been discovered.

Vegavis issi, an early relative of ducks and geese, lived in Antarctica at around the same time *Tyrannosaurus rex* dominated North America, according to scientists.

An asteroid impact near the Yucatan Peninsula of Mexico around 66 million years ago triggered the extinction of all non-bird dinosaurs.

Research, published in the journal *Nature*, describes an important new fossil of the oldest modern bird.

The skull exhibits a long, pointed beak and a brain shape unique among all known birds.

Researchers say the features place *Vegavis* in the modern group. The study lead author Dr Christopher Torres said: "This new fossil is going to help resolve a lot of arguments. Chief among them: where is *Vegavis* perched in the bird tree of life?"

New NHS App will cut waiting lists

The NHS App is to be updated to give patients greater power over when and how they will receive treatment according to a piece included in The Newsletter of the NPC Digital Working Party dated January 2025. The proposal is among a raft of ideas announced by the government to deliver its Plan for Change, slash waiting lists and cut waiting times to 18 weeks by the end of this parliament.

The upgraded App will enable patient not requiring emergency elective treatment to choose providers, book appointments in more settings and receive test results.

The Department of Health said patients will be able to:

- view and manage appointments at a time and place that is convenient to them, reducing missed appointments, which are costly to the NHS – in 2023/24, there were 8 million missed appointments in elective care.
- Choose from a wide range of providers, including in the independent sector.
- Book diagnostic tests through the NHS App at convenient locations, such as Community Diagnostic Centres (CDCs) in a local shopping centre.

Receive tests result quickly through the App before choosing the next step – whether a remote consultation or surgery – at a convenient time and location. As a first step, by March 2025, patients at over 85% of acute trusts will be able to view appointment information via the NHS App.

Health and Social Care Secretary, Wes Streeting said: "Our plan will reform the NHS, so patients are fully informed every step of the way through their care, given proper choice to go to a different provider for a shorter wait, and put in control of their own healthcare."

He added: "This government's reform agenda will take the NHS from a one size fits all, top down, 'like it or lump it' service, to a modern service that puts patients in the driving seat and treats them on time – delivering on our Plan for Change to drive a decade of national renewal. NHS chief executive Amanda Pritchard said "NHS staff are providing record levels of elective care but with too many patients waiting, we know we need to reform further and faster so we can take our progress on the backlog to the next level. "Using technology to revolutionise access to NHS care, alongside offering more availability of tests, checks and scans closer to people's homes will help us tackle waiting times and put patients in the driving seat of elective care."

She added "measures to improve two-way communication between patients and clinicians, as well as making better use of AI to predict missed appointments, could also save an additional one million missed appointments."

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