

**Group Meetings:** take place on the last Tuesday of the month (except July, August and December) at 2pm, at the Girl Guide Hut, Marion Hill House, Tadworth Avenue, New Malden, KT3 6DJ.

**Business Secretary:** Marion Williams, [sopapop@btinternet.com](mailto:sopapop@btinternet.com)

**Membership/Treasurer:** Clive Scammell, 125 Windsor Avenue, Cheam, Sutton SM3 9RX, tel: 0208 644 5493, [clivescammell@sky.com](mailto:clivescammell@sky.com)

The Committee writes:

Brenda Denby 1937-2025



We start with some very sad news. One of our long standing Group members, Brenda Denby unexpectedly passed away on 9 October. Brenda was a real livewire, was funny and was tireless in her efforts to protect the rights of pensioners. She occupied the role of Group business secretary for 8 years and had also served as a member of CSPA HQ Executive Council. An extremely popular person within the Group, with a cheeky sense of humour. She will be missed by everyone who knew her.

### Kingston and District Group

Group membership Fee for 2026

Group membership is due for renewal on **1 January 2026**. The cost is £10 per person per annum (**we do not expect this to change at January's AGM**). Payment can be made in several forms. You can either:

Pay cash to the Treasurer (Clive Scammell) at the monthly meeting:

Send a cheque made payable to Kingston & District Group to the Treasurer, Mr C Scammell, 125 Windsor Avenue, Cheam, Sutton, Surrey SM3 9RX:

Pay by bank transfer/standing order to CSPA Kingston & District Group Metro Bank account:

Account name: CSPA Kingston & District Group

Account no: 56475826

Sort code: 23-05-80

### Meetings

The Group last met on 25 November at which one of our members, Clive Scammell, gave an interesting talk on the history of Oaks park in Banstead.

We will reconvene in January for our AGM at which we will be discussing the end year accounts, Group membership and finances. Specifically forecast income and expenditure and the effect of rising costs, guest speakers and frequency of meetings. The speaker will be John Sabourin, who will give a talk on the 1908 Olympics.

Meetings are planned to be held on the following dates in 2026:

January 27<sup>th</sup>, February 24<sup>th</sup>, March 31<sup>st</sup>, April 28<sup>th</sup>, May 26<sup>th</sup>, June 30<sup>th</sup>, September 29<sup>th</sup>, October 27<sup>th</sup> and November 24<sup>th</sup>.

.

### **CSPA AGM 8<sup>th</sup> and 9<sup>th</sup> October 2025**

Report back from CSPA AGM. Julie Rowe represented the Group.

You will need to refer to the text of the motions set out in the AGM Supplement to the Autumn edition of the Pensioner magazine. The decisions taken are as follows:

**Constitutional amendments** - Carried: A1, A2, A3, A5, A17

**Other CSPA business** – Carried A7, A8, A11  
Remitted A9, A14, A16  
Lost A10

**Civil Service pensions** – Carried A18, A19, A20

**State pensions, taxation of pensions and other pension related matters** – Carried A22, A25, A26, A28

Remitted A23

**Health and Social care** – Carried A29, A30, A31

**Digital exclusion** – Carried composite A35, A38, A39, A40

**General matters** – Carried A41, A42, A43, A44, A45

Lost A46

## News

Financial Services Compensation Scheme (FSCS). A significant update has recently been introduced. The deposit protection limit increased from £85,000 to £120,000 per person per authorised financial organisation effective from 1 December 2025. This relates to the standard deposit limit but does not effect Investment Protection which covers investments, pensions and other financial products which stays at £85,000.

From the Budget:

The tax you pay on savings interest is set to increase by two percentage points from April 2027. The cash ISA allowance will stay the same for over 65's at the full £20K.

Income tax thresholds will stay the same until 2031. This means that more people will be pulled into paying tax or move into higher tax brackets.

The State pension will rise by 4.8% (in line with the Triple lock) and Civil Service pension will rise by 3.8% (in line with the CPI) in April 2026.

Transport - Train fares are frozen for 2026.

Electric Vehicle (EV) charging will be introduced in 2028. Meaning every mile driven will incur a charge. EV's (100% battery powered) will incur a charge of 3 pence per mile whilst plug in hybrids (combustion engine with electric charged by plugging into mains electricity) will be charged 1.5 pence per mile.

## Christmas Quiz

### True or false questions

1. There were 4 ghosts in Charles Dickens' A Christmas Carol?
2. There were 250 gifts given in total in the '12 Days of Christmas'?
3. If you're born on Christmas day, your star sign is a Sagittarius?
4. The King's Speech is traditionally aired at 3pm on Christmas Day?
5. Santa traditionally wore a white suit until Coca Cola changed it to red?
6. According to tradition your Christmas decorations should be down by New Year's Day?
7. The first Christmas card was sent in the year 1901? [
8. Australia has a popular Christmas dessert called 'White Christmas' which is made from meringue?
9. A camel is said to have carried Mary on it's back on the way to Bethlehem?

Answers will be provided at the January meeting or published in the next Newsletter.

Merry Christmas and Happy New Year to you all.

