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THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE



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Welcome

It's been a busy time for the CSPA since the last edition of *The Pensioner*. In October we held our agenda-setting annual general meeting and then, along with our Later Life Ambitions partners, we launched the Budget for Later Life at a well-attended parliamentary reception.

Now, as Christmas approaches, it's time to relax and recharge. No doubt most of us will be watching a bit more television or going to the theatre. In our cover feature, Mark Fisher asks whether older people are stereotyped on screen and stage.

You might be thinking of buying or receiving a pet as a Christmas present – remembering of course the old adage that dogs are not just for Christmas. In this edition, Barrie Clement extols the benefits of having a pet for your wellbeing and exercise.

We also have an interview by Jenny Sims with Raymond Martin, a man with a mission to improve the provision of public toilets.

And if you're doing some Christmas shopping or planning your next holiday, check out our member benefits on page 31 – you could be pleasantly surprised.

Wishing you a happy Christmas and a very good 2026.

Christine

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Branches and groups with initials **B, D, F, H, J, L, N, P, R, T, V, X, Z** are invited to contribute – please email editor@cspa.co.uk

More tax but triple-lock stays in place

The Budget has dealt a blow to pensioners, who will now be paying more tax through to 2031 due to the continuation of the freeze in personal tax thresholds.

The thresholds will remain at the 2021 level of £12,570, at which 20% tax becomes payable. If the personal allowance had risen in line with inflation since 2021 it would now be £15,655. The continuation of the freeze means much more of pension increases will be taken each year in tax.

However, Chancellor Rachel Reeves also delivered some better news by confirming that state pensions will rise by 4.8% from April 2026, reflecting the annual increase in average earnings to July, in line with the triple-lock. This means the highest rate of state pension will increase to £12,548 (£241 a week). The basic rate of state pension (pre-April 2016) will rise to £9,615 a year (£185 per week).

The Chancellor also announced that there will be no change to the cash ISA

The highest rate of state pension will increase to £12,548 (£241 a week)

tax-free allowance of £20,000 for the over-65s. For the under-65s, £8,000 of the £20,000 limit must be used in stocks and shares ISAs.

On energy costs, households can expect a fall of about £150 a year in their bills. The Chancellor said the government would end its energy company obligation next March, as well as reducing the amount households pay towards the renewable obligation scheme through their energy bills from 1 April.

Together, the government says these measures will save a typical dual-fuel household of around £150 a year on average from 1 April 2026. The reduction will largely be seen on electricity bills.

Despite the chunks of good news in the Budget, the Institute for Fiscal Studies said that households faced a 'truly dismal' increase in their disposable income.

It highlighted analysis of the tax and spending plans by the Office for Budget Responsibility, which forecast that average disposable income would increase by only 0.5% annually over the next five years.



Get active with the CSPA

Are you a member of the CSPA who would like to get a bit more involved and meet other members in your vicinity? Then you are just the sort of person we want to hear from!

We are encouraging members who are not in a group to meet up with others relatively nearby with joint group meetings and open-to-all events. Please take a look at our branch reports starting on page 32, especially if you live in or near the Midlands including Oxfordshire, Nottingham and North Staffordshire, Weymouth or Portsmouth. Our regional representatives are eager to involve as many people as possible, so also check out our Contact Us details on page 46 and get in touch.

We are also trying to boost our email contact with members. If you don't hear from us by email but would like to, please contact us at enquiries@cspa.co.uk.

Taking account of care

Just before Budget Day campaigners from the Care & Support Alliance (CSA) delivered a symbolic red box to 11 Downing Street. It was filled with stories of older people, disabled people and unpaid carers across the country whose lives are dependent on the care and support services they can access.

The most important 'figures' to consider aren't in spreadsheets

The CSA represents more than 60 of England's leading charities lobbying for a properly funded care system.

The move, two days before Budget day, aimed to remind the Chancellor that the most important 'figures' to consider aren't numbers in spreadsheets, but the millions of people struggling without the care and support they urgently need. The CSPA lent its support, represented by Deputy General Secretary David Luxton and office manager Nadeene Morris.





CLOCKWISE FROM TOP LEFT:
Harry Brett, North West Regional Representative; Sally Tsoukaris with Mayor of Kenilworth James Kennedy; David Owen, Greater London Regional Representative; Winefride Bolton; (below) DGS David Luxton; and (left) Les Priestley, CSPA Chair

WILL JOHNSTON PHOTOGRAPHY

CSPA sets out its agenda

The CSPA committed to redoubling its campaigning efforts for greater financial and social provision for older people in the coming year at its recent annual general meeting (AGM).

Among many motions for action, delegates voted for the CSPA to press government on the lack of implementation of the social care plan outlined by the Dilnot report in 2011 and to raise awareness of health issues such as falls in the year ahead.

Another motion condemned how overpayments of Carer's Allowance are recovered, directing the Executive Council to mount pressure for it to be changed.

Delegates attending the 71st AGM in Kenilworth in October also called for more campaigning on digital exclusion. And they heard a moving account of the work of the Charity for Civil Servants, which last year helped more than 6,300 civil servants in financial or emotional need or both.

CSPA public affairs consultancy

Connect detailed members' responses to a consultation on moving to all-member ballots for positions on the Executive Council – 76.6% supported the move and 86% said that they would participate in the ballots.

The CSPA will begin a two-year trial next year, during which all members will be able to vote and nominate themselves or others for positions.

You can read a full report of the AGM in the Members section of the CSPA website. For a print copy, please email head office on enquiries@cspa.co.uk or call 0208 688 8418.

WILLS, TRUSTS, LASTING POWERS OF ATTORNEY AND CARE HOME FEES – WHAT'S WORRYING CSPA MEMBERS?



HARVEY HOWELL SOLICITORS ARE WORKING WITH THE CSPA
TO PROVIDE FREE LEGAL ADVICE ON THESE MATTERS.



Lots of things are worrying CSPA members at the moment, but let's look at just two things here. Care home fees and losing the ability to decide things for yourself.

One big worry is people losing the family home to pay for care.

According to Care Home UK, the average cost in a residential care home is between £60-100k a year - depending on where you are in the country.

So, it doesn't take long before the value of the family home is lost to care home fees.

It was in 2011 that Sir Andrew Dilnot, in his report, suggested a cap on care fees, the last government opted for an £86k cap and this was due to come in during October 2025 - but the current government has shelved that plan and it seems that no decision will be made about that until at least 2028. Sir Andrew himself, speaking in 2024, estimates that 4 out of 5 of us will need care in the future.

There are legal solutions to help – the simplest by tweaking your Will.

Let's take as an example a married couple with children. Lots of those couples - if they have a Will - have a basic Will that leaves everything to each other and then to the kids. Those Wills are a problem - we don't recommend them - **WHY?**

BECAUSE - when you are both alive and one of you goes into care - the Local Authority cannot take your house - because the other spouse needs to live in it, but when the first dies - leaving everything to the surviving spouse and that surviving spouse goes into care - they own everything so it can all be taken to pay for their care.

We advise that your new Wills say that the first to die does not leave everything to the survivor - rather - the first to die leaves, say, their half of the house (in Trust) to the kids - they don't get it then - we protect the surviving spouse with provisions saying they can live there, downsize - have full control for the rest of their life but the essential thing is - if the survivor goes into care - they only own half the house - so the full value of the house cannot be taken - so,

for example, with a £200k house - you have saved £100k of the kids' inheritance - just by changing from a basic Will. The same protection applies for money you have too.

There are so many more benefits of this arrangement too (often worth hundreds of thousands of pounds to your family) - **JUST ASK US!**

Another worry is that members can become so ill that they lose what lawyers call capacity – that's the ability to decide for themselves –accident, stroke, dementia.

According to Dementia UK someone develops dementia in the UK every 3 minutes and the Stroke Society say that someone suffers a stroke every 5 minutes.

And this can mean our loved ones can face real problems as no-one can deal with your property, your bank accounts, your direct debits - your home. Similarly, no-one can speak for you about your treatment or care - that's where you are cared for, how and by whom. No-one has a voice.

A clear and obvious solution is a Lasting Power of Attorney.

When you have capacity, you sign a very simple document to say that in the event of something bad happening to you, a named and trusted loved one or loved ones one can take over - a Lasting Power of Attorney - they have your voice. There are 2 types: Property & Financial Affairs and Health & Welfare.

These are just two things and there are many more things to consider.



Answer a few simple questions in less than a minute and a few simple clicks and we will email your FREE BESPOKE LEGAL ADVICE put together by one of our specialist solicitors.

This will tell you precisely what you should have in place to protect you and your family.

Just go to: www.harveyhowell.co.uk

Our own Budget statement

Taking our case to Parliament

Sue Cook, former presenter of *Nationwide*, *Crimewatch* and *Breakfast Time*, joined the launch of the Later Life Ambitions (LLA) Budget for Later Life at the House of Commons in late October. The CSPA is part of the LLA, along with the National Association of Retired Police Officers and the National Federation of Occupational Pensioners.

At a reception in Parliament, CSPA General Secretary Sally Tsoukaris and Deputy General Secretary David Luxton and Sue spoke to MPs including Kirsty Blackman, who sponsored the event, Johanna Baxter, Sureena Brackenridge, Ann Davies, Fabian Hamilton and Iqbal Mohamed, as well as Baroness Altman, Baroness Bottomley of Nettlestone, Lord Davies of Gower and Lord Taylor.

The LLA Budget aims to ensure no one in later life faces poverty, insecurity or exclusion. It has eight priorities:

- Protect the state pension and maintaining the triple-lock
- Introduce a minimum income guarantee
- Close the gender pension gap
- Improve opportunities for older workers
- End unfair pensions taxation
- Widen access to affordable and accessible public transport
- Ensure safe, secure and adaptable housing
- Create a sustainable, integrated system of health and social care.

The event was the front-page story of the *Daily Express*, with a double-page story inside featuring Sue outside the House of Commons with a Budget-style briefcase. The launch was also picked up by Scotland's *Daily Record*, the BBC, Sky News and LBC. 

• For more on the Budget for Later Life, see page 27

IMAGES: GARY SCHWARTZ



CLOCKWISE FROM TOP: Sue Cook with David Luxton, Sally Tsoukaris and Verity Morrish; Sue with Ann Davies MP and Alan Lees (NARPO); Adrian Ramsey MP and David; Sally, Morgan Vine and Amy Dodge (Independent Age); with Baroness Altman



Protecting what you've earned and much more...

AS A MEMBER OF THE CSPA
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OF EXCLUSIVE BENEFITS

- Guidance on your civil service pension
- Quarterly Magazine - The Pensioner
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- Local groups with social events and meetings



**VISIT OR CALL
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OF YOUR
MEMBER
BENEFITS**

Drop in and discover the Civil Service Club

Brian Watts invites CSPA members to visit a hidden haven in Whitehall

For those who have dedicated their careers to public service, the Civil Service Club offers a unique opportunity to stay connected, enjoy affordable comforts and celebrate shared experiences in the heart of London.

Founded as a gift from Her late Majesty Queen Elizabeth II, and now under the patronage of His Majesty The King, the club continues to serve as a member-run institution for all civil servants. Housed in a charming former Victorian fire station near Whitehall, it remains a place where tradition meets hospitality.

The club is a safe, inclusive environment where members can relax, meet friends and enjoy the company of fellow civil servants. It's a place where shared experiences are celebrated and new friendships formed.

The club's bistro-style bars offer excellent food, including their signature homemade steak, ale and onion pies, and drinks at prices well below typical London venues – something many members say is "outstanding value for money". As an example, a roast Sunday lunch with all the trimmings is available from £9.95 per person. Members can also enjoy reasonably priced accommodation just steps from London's historic landmarks.

During the Christmas season, the club welcomes many gatherings of colleagues, ex-colleagues and close friends enjoying Christmas meals.

Bringing people together

The club hosts a wide variety of social events throughout the year – speaker evenings, wine tastings, guided walks, and the much-loved annual outing to The Derby, to which five coaches of members were taken in 2025. Quizzes are held on the first and third Monday of the month and comedy nights usually on the last Wednesday of the month, attracting some top talent on the comedy circuit. It's also popular for private functions such as



retirements and reunions – an ideal venue for reconnecting with colleagues or friends.

Annual membership starts at £50, with spouse and partner options available. Members benefit from money-off birthday and discount vouchers, a loyalty scheme and reduced rates on holiday insurance. For those aged 60 and over, life membership offers excellent value, with further reductions for those 70 and above.

Membership is open to all retired, former and serving civil servants. Associate memberships are also available, and spouses, partners, widows, widowers and bereaved partners are warmly welcomed.

What members say

Reginal M: "I'm 80 and live 60 miles away, but the club is worth the journey."

Alison D: "The location, service and value are second to none. I had walked past many times before stepping inside, and imagined a stuffy gentlemen's club, but

discovered a refreshing and affordable haven in the heart of Whitehall."

Veronika A: "Food and drink excellent value for money. Love it there! With brilliant friendly staff and great value for money, it is an oasis in all the madness."

If you're looking for a place that honours your service and offers a warm welcome, the Civil Service Club may be just what you've been missing.

Find out more at: civilserviceclub.org.uk
Civil Service Club, 13-15 Great Scotland Yard, London SW1A 2HJ. **P**

- **Brian Watts** is an ex-MoD civil servant who has voluntarily served on the club's management committee for the past 27 years and has been its Honorary Treasurer since 2017.

General secretary's Report

Sally Tsoukaris



Fighting for pensions

We were proud to launch our Later Life Ambitions (LLA) Budget for Later Life in Parliament on 28 October – a few weeks before the Chancellor's Autumn Budget Statement. We were encouraged by the cross-party support for it from those who attended the event and our media coverage (see page 7), as well as the Chancellor's subsequent confirmation that the state pension will rise by 4.8% next April.

We must keep defending the state pension triple-lock, which is crucial in aligning the state pension with the cost of living and average earnings.

The UK spends about 4.7% of GDP on pensioners – the USA spends 6.6%, Germany and France around 10%, and Greece more than 13%.

Commentators calling for the triple-lock to be scrapped as 'unaffordable' all too

concern about the continued impact in three years' time.

Last year, we joined others urging the government to reinstate universal winter fuel payments. After sustained pressure from campaigners, we welcomed the Chancellor's decision on 9 June 2025 to allow payments for pensioners earning less than £35,000 this winter.

The CSPA, along with other older people's organisations including Age UK and the NPC, will be monitoring the impact on the older population through the coming winter months.

This year has seen the CSPA giving evidence to both the National Audit Office and Public Accounts Committee inquiries into the management and administration of civil service pensions.

In the summer, we carried out a snap online survey of members' experiences of MyCSP's services, and more than 1,000 people responded. Members' feedback helped form written evidence submitted to the Public Accounts Committee, and their experiences in contacting the pensions administrator were cited in the PAC's subsequent report published in October.

Sadly, recent industrial action taken by staff at MyCSP has led to case work delays and worsening caller response times, with only the most urgent of cases being prioritised and the rollout of the 2015 remedy choice packs further delayed.

Our Pensions and Personal Cases Manager, Chris Haswell, and the team at CSPA HQ have done all they can to support CSPA members affected.

We continue to work with our Later Life Ambitions partners NARPO and the NFOP, as well as with the NPC and more than 130 organisations involved in the Carer Poverty Coalition and Care & Support Alliance, to push for meaningful reform in health and social care in response to motions at this year's AGM.

The CSPA pensions team have been doing all they can to support members

often overlook the fact that we would still need to link the state pension with the true cost of maintaining a basic, decent and healthy life in retirement as for many this is their main or only income source.

We continue to say that the personal income tax allowance should rise with inflation and we are disappointed by the Chancellor's announcement that the freeze will remain until 2031!

However, due to the frozen tax threshold, there are almost nine million taxpayers aged over 65 today, compared with 4.9 million in 2010/11. This brings those on lower pensions far too close to the minimum income needed to sustain even the most basic lifestyle in retirement.

If this is the case today, then there is



WILL JOHNSTON PHOTOGRAPHY

AGM 2025 priorities

We had a busy AGM on 8-9 October, having received 46 motions for consideration. You can read about these in the AGM report available in the Members area of our website. Or if you would like to receive a copy in the post, please contact CSPA HQ.

Les Priestley did a splendid job in chairing the AGM, ably supported by Vice Chair Roisin Lilley, ensuring that all the AGM business and agenda items – including a few contentious motions – were amicably and efficiently dealt with.

We are appreciative of the continued efforts of all the Executive Council and members of the Standing Orders Committee who were re-elected, as well as Mike Duggan, our Chief Scrutineer, and John Hickey, our Chief Teller, who made sure things went smoothly.

The issues outlined within the motions that were carried will now be added to our campaigns agenda, setting our work plans for the 12 months ahead.

You can read our AGM report in the Members area of our website

CSPA democratic structures: have your say

In last December's issue of *The Pensioner*, we surveyed members' views on the CSPA's democracy, asking if you felt able to participate in our decision-making processes and elections. An overwhelming majority (75%) of you told us you would like a say in the election of our national Executive Council (EC) members.

In a subsequent consultation, feedback from groups and branches was more measured, but two-thirds supported the proposed two-year trial of an all-member ballot to elect to posts on the EC. The necessary changes to our rules and constitution were approved at the AGM – so the trial can now begin.

We are therefore giving notice that all CSPA members will be invited to submit nominations for the Chair, Vice Chair and five national members of the EC. Under our current rules and constitution, two of the five EC member posts must be women – and we encourage nominations.

The call for nominations will be published in the Spring issue of *The*

Pensioner, out in early March 2026. Any member can submit nominations, provided they are seconded by another member.

This has always been the case, but we hope the new all-member ballot in 2026 will increase participation, especially among those based in areas not covered by active groups or branches.

We will also run our usual nomination processes for these and other EC positions via our groups and branches alongside. If you are part of an active CSPA local group in England and Wales or either of our branches in Northern Ireland and Scotland, please get in touch with them if you would like to be involved at a more local level. You can always be sure of a friendly welcome if you decide to attend one of their meetings.

I would ask you all to consider, in the meantime, whether you would like to nominate a CSPA member or, equally, perhaps put yourself forward for one of the positions that are to be within the scope of the all-member ballots.



Farewell to (l-r): Marion McAuliffe, Chris Haswell and David Luxton

HQ changes

Just before the AGM, we were pleased to have Katrina Hicks joining us as our Membership Co-ordinator.

At the end of December, however, Finance and AGM Manager Marion McAuliffe retires after almost 13 years with the CSPA. Pensions and Personal Cases Manager Chris Haswell will also be moving on after Christmas, having supported CSPA members, the EC and fellow officers for more than four years. We salute their tireless work and will miss them greatly.

Deputy General Secretary David Luxton will take partial retirement in the new year and transition to the role of Pensions Manager in January, using his sound knowledge of civil service pensions and working relationships with the Cabinet Office to help members on a part-time basis. We are grateful to David for his work as DGS and pleased to support his partial retirement in a way that benefits CSPA members. We are now looking to recruit a new Deputy General Secretary, and I will keep you updated on our progress.

I hugely appreciate all the team's continued commitment and hard work on behalf of all CSPA members over the past 12 months.

All that remains is for me to wish you and yours a very merry Christmas and a happy new year, however you choose to celebrate.

Consulting on CSPA status

The CSPA is a member-led, not-for-profit association and as such has no legal status as an entity in its own right. It is owned by members, run by members, for the benefit of members, and the members are free to decide the rules, constitution and priorities within the bounds of the law.

However, there are downsides. The CSPA cannot enter into legally binding contracts; the trustees must do so on members' behalf, and members all carry unlimited liability for any costs arising if the organisation becomes insolvent or subject to legal claims or penalties that our investments or our insurers cannot cover.

We steward CSPA undertakings and investments carefully and responsibly, and you will see from the 2024 Annual Report that our financial situation is relatively robust. But we live in an increasingly litigious society and cannot know the challenges ahead.

At our AGM, the EC submitted Motion A7 to enable an investigation into the costs, risks and benefits of establishing the CSPA as a company limited by guarantee or charitable incorporated organisation. The motion was carried, so this work, and a consultation involving all members, groups and branches, can commence.

Please look out for an article in the Spring issue of *The Pensioner*, which will cover all the pros, cons and implications of moving to incorporation in some form, thereby limiting members' liability.

The magazine will also include a survey to glean your responses, thoughts and queries on these matters, and to ascertain support for the CSPA becoming incorporated.

Many of the other organisations we work with have become incorporated in recent years, and we are learning from their experiences along the way.

Holiday closure

Please note that our office will be closing on 4pm on Tuesday 23 December and re-opening on Monday 5 January.

Thank you for bearing with us over the festive period – our staff very much appreciate having this time to rest and be with their families.

Raymond Martin's passion for toilet provision is heartfelt and goes back to his daughters' infancy. He was widowed at 32, when his wife died in childbirth, leaving him with a newborn and an 18-month-old daughter. "A single dad, I've raised the girls myself with the fantastic help of family and nannies."

There were many times when he was out with his girls in their early years and had no option but to take them to a ladies loo. He'd wait and ask for help from someone going in or out and "ask permission" or help before taking his daughters in.

"It was very unusual seeing a man using baby changing facilities then. There weren't any in men's toilets," recalls Raymond. Even today there aren't many.

In September, shortly before his 70th birthday, Raymond celebrated what he feels is his biggest success as managing director of the British Toilet Association (BTA): the government's publication of the *Pride in Place* policy.

Raymond's mission is to halt the worrying decline in accessible public toilets nationwide and reverse the trend. "More than 50% have gone since 2010," he says.

By 2018, 37 councils had stopped providing any facilities at all. Covid, when many local authorities closed public toilets, worsened the situation. However, pandemic over, many councils did not reopen them, mostly for financial reasons.

So, despite the BTA's achievements, alone and with other campaigners – such as the Changing Places Charter Group and the Scottish charity PAMIS to produce the *Changing Places Toilet Map* – and carrying out nationwide toilet inspection visits, it

By 2018, 37 councils had stopped providing any toilet facilities at all

was the recent much needed promise of government money for local authorities that could be a gamechanger, he believes. *Pride in Place* allocates £1.5 million in extra funding for local authorities to provide more public toilets (see box).

BTA is a not-for-profit organisation. Raymond is not paid for his voluntary role, but he does get expenses for travel and consultancy work. "I do it because I want to make a difference," he says.

He travels up to 20,000 miles a year doing 500 to 600 inspection visits of toilets in cities, town and villages throughout

A man with a mission

Jenny Sims talks to Raymond Martin, leader of the British Toilet Association



England, Scotland, Wales and Northern Ireland – where he lives – and helping to update the *Changing Places Toilet Map* – <https://www.changing-places.org/find>.

Making a difference

The new policy reinforces his belief that he and the BTA are making a difference. Last year, he took a team of about 20 other volunteers, representatives from disability groups, charities and partners to Westminster to brief Alex Norris MP, then Minister for Housing, Communities and Local Government, about the impact of the lack of toilets on a wide range of people's lives and communities.

They explained how it wasn't just older people who were affected – unable to leave home if there weren't any local

public toilets – but also disabled people, who couldn't access public toilets if the doors weren't wide enough or spaces big enough, as well as parents with babies needing changing facilities.

The minister's eyes were opened to the fact that it's not just mothers who need to take children to the loo when they're out.

True to his pledge to take action, Alex Norton invited the BTA and others to Westminster. Raymond says: "After our meetings, the minister felt a junior minister or a commissioner might not be able to gain the momentum needed to make a significant difference with overall provision.

"He felt sure that responsibility lay with the Ministry of Housing, Communities and Local Government, and that making this a statutory requirement would be the



Pride in Place funding

In March the government unveiled a £1.5 billion Pride of Place strategy to “help communities take back control”.

Responding to feedback, an updated Pride in Place strategy “to restore neighbourhoods and community pride” was published in September, pledging an extra £150 million “impact fund” to include funding for public toilets.

The policy document states: “Recognising that town centres must be accessible to everyone in our communities, we must address the barriers that poor toilet provision can represent. We have therefore included the provision of public toilets as a pre-approved intervention for areas receiving Pride in Place funding.

“The Pride in Place Impact Fund will provide a further £150 million of funding to up to 95 places across England, Scotland and Wales to support the development of shared spaces, revitalise local high streets and improve public spaces.

“Each place will receive £1.5 million over two years to enable immediate work to make sure that the places and

spaces valued by communities are improved and match the pride they feel for their local areas.”

Steve Reed, Secretary of State for Housing, Communities and Local Government, says in the foreword: “This is about local people calling the shots. Through our Pride in Place programme, we are helping communities take back control.”

BTA managing director Raymond Martin told *The Pensioner*: “The BTA is hoping to work alongside this administration to develop future strategies and management plans on all types of publicly accessible toilets.”

The BTA’s key aims for the four nations are: legislation to establish a legal framework for local authorities and councils to follow and adhere to; and for a duty to be placed on every council to research and engage with residents and community user groups to agree local planning and delivery.

- **Pride in Place Strategy:** <https://shorturl.at/W4h2a>
- **Pride in Place Impact Fund:** <https://shorturl.at/qId11>

Asked what makes a good toilet, top of Raymond’s list is “cleanliness”

only way to secure proper attention and funding needed. We are [now] working with the new minister and department heads to find our ‘first-step’ solutions to getting decades of neglect and mismanagement reversed.”

Raymond says he loves his job, which also involves giving and receiving awards and doing interviews to raise the BTA’s profile. He is keen to travel and meet people, including those who clean toilets. The week before our interview, he was in Blackpool, Northamptonshire and Cardiff.

In a recent interview with the *Guardian*,

he was asked if he dreams about toilets. He does! He was also asked what makes a good toilet. Top of his list is “cleanliness”.

Other solutions

So, apart from the need for more government money for under-funded local authorities, what other solutions does Raymond suggest?

- **Mixed-use cubicles:** dividing a toilet block into a shop/business and toilets. A toilet block in a council car park, for example, could be split so that one part, a café or kiosk, could be rented out to raise funds for the upkeep of the toilets.
- **More inclusive units:** for older people and people with mobility issues
- **Advertising:** many councils including internal/external display panels

How can readers help the BTA?

“We are trying to assimilate clear volumes/numbers and statistics for the Ministry of Housing, Communities and Local Government,” says Raymond, “to guide their neighbourhood teams’ thinking on the vital and essential need for decent, clean toilets – particularly for older persons. Any information or organisational statements from the CSPA would be greatly appreciated and could be offered up in evidence.

“For example, information on digital difficulties (card-only access) or other perceived problems in accessing toilets or using current facilities would be extremely helpful – perhaps a simple survey or opinion poll might help us to emphasise the stress and concern of pensioners.”

The BTA works with a wide range of partner organisations and supporters. For more information, visit www.bta loos.co.uk.

“Information on any difficulties would be extremely helpful”

- **Charging:** though opposed by some, this has widespread appeal.

Raymond has worked voluntarily for the BTA since 2002, as an inspector and surveyor before becoming managing director. But his past employment included useful experience of toilet inspections. His work with Keep Britain Tidy, for instance, included rating toilets for Blue Flag beaches, and at the Chartered Institution of Waste Management he was involved in surveys for a toilets cleanliness index.

These days, when he’s not travelling, Raymond is busy in his home office, often working from 10am to 10pm on BTA business. “I’ve slowed down a bit,” he says, “but I’ve no intention of stopping.”

When he does, he’ll be a very hard person to replace. 

Animal magic

Barrie Clement sings the praises of dogs, cats and other pet companions – and has a few words of warning too

Pets are good for older people – psychologists are pretty unanimous on this. If you’re feeling down, they can have a positive effect, especially for those of us who live alone. According to the Pet Health Council, just stroking a pet or watching fish swim can help us relax, reducing heart rate and blood pressure. Some argue it lowers the risk of a heart attack by decreasing cholesterol levels.

The case for dogs

Let’s look at dogs first. Clearly, taking them for a walk not only helps to keep us fit, but creates more opportunity to meet other people. Many of us feel safer when we’re walking or sharing our home with a dog and they give us a reason to get out of bed. But, just like people, dogs can vary in temperament.

My late dog, Jones (Battersea dog’s home), was half springer spaniel, half Staffordshire bull terrier (we think) and 100% ornery critter. But his bark was

Counterintuitively, greyhounds are thought to be among the best

considerably worse than his bite. In fact he never bit anyone – or any dog come to that. Friends who came to stay brought two tiny dogs with them and Jones just looked on mournfully as they commandeered his bed. I loved him to bits, but he was of independent disposition and required Olympian quantities of exercise. I certainly wouldn’t have recommended him to an elderly person with mobility problems or someone who requires obsequious devotion.

His predecessor, Harry, a beautiful Golden Retriever, was a different kettle of dog. A breed sometimes recommended for older people, he required daily exercise but less than the hyperactive Jones. Harry was gentle and affectionate, but he was on the large side and because of his shaggy

coat, ponged a bit if you didn’t hose him down regularly. Perhaps the short-haired Labrador might be a better option.

So which breeds are seen as a good match for older people? Counterintuitively, greyhounds are thought to be among the best. Age UK describes them as ‘deeply affectionate’ – a trait which in times past did not stop their owners putting them to sleep when their racing days were over.

These days, strenuous attempts are made to ‘rehome’ them, so it is not hard to acquire one.

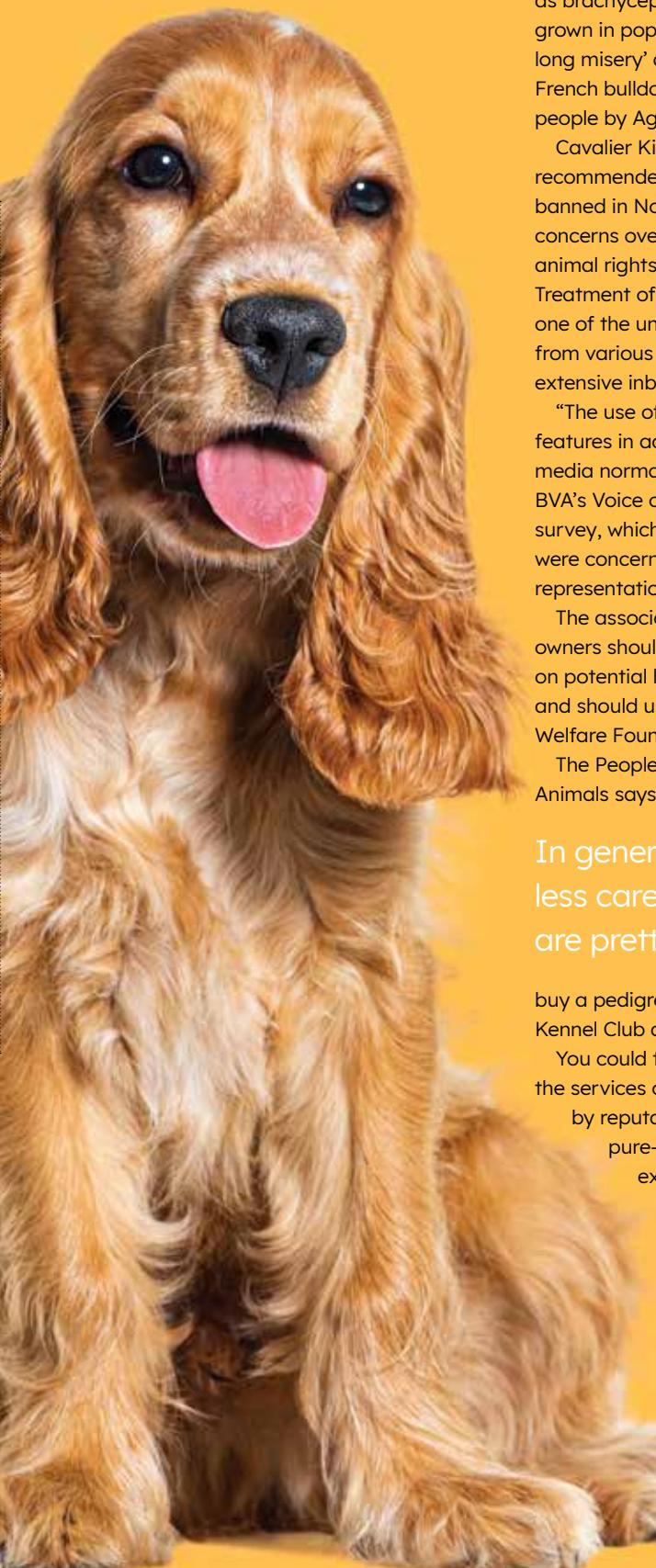
Forever Hound Trust, a charity dedicated to that, says: “Many retired greyhounds are wonderful companion animals for older people. They can be calm, gentle and affectionate. They like to go out for a short walk once or twice a day but don’t require a huge amount of exercise.”

Steve Owen, 70-year-old chair of the Southern West Highland White Terrier Club, extols the virtues of ‘Westies’, pointing out that they don’t require a great deal of exercise if they have a garden to play in.

Poodles are also suggested for older people. “Majestic and fun-loving,” according to Age UK, “poodles are perfect for those with a little more energy, though as they come in three sizes – toy, miniature and standard – they can be suitable for any size living space.” The toy option is suggested for those with more severe mobility problems.

As important as knowing which breeds make the best pets, it’s worth knowing which to avoid. People should think very carefully before acquiring animals bred for odd body shapes, known as ‘extreme conformation’. It can negatively affect health and welfare, and present owners





with big veterinary bills. Dachshunds can be excellent companions, for instance, but they have been intensively bred and suffer a range of health problems because of their extremely long backs.

The British Veterinary Association (BVA) says breeds with extreme features, such as brachycephalic (flat-faced) dogs, have grown in popularity but can suffer 'life-long misery' due to breathing difficulties. French bulldogs, recommended for older people by Age UK, are brachycephalic.

Cavalier King Charles Spaniels, also recommended by Age UK, have been banned in Norway since 2022 due to concerns over their health. And US animal rights body People for the Ethical Treatment of Animals has labelled them one of the unhealthiest breeds, suffering from various genetic issues resulting from extensive inbreeding.

"The use of animals with extreme features in advertising and on social media normalises these traits," reports the BVA's Voice of the Veterinary Profession survey, which found that 83% of vets were concerned about the inappropriate representation of animals in adverts.

The association says prospective pet owners should speak to their vet for advice on potential health and welfare issues and should use guides such as the Animal Welfare Foundation's Puppy Contract.

The Peoples' Dispensary for Sick Animals says that if you are determined to

In general, cats need less care than dogs and are pretty laid back

buy a pedigree dog, it's best to buy from a Kennel Club assured breeder.

You could take pot luck and enlist the services of a 'mongrel'. They are by reputation cleverer than their pure-bred cousins, less prone to expensive illnesses, live longer and don't cost as much to buy. But you never know what you're going to get in terms of temperament and eventual size.

Also be aware that lots of breeds are described as 'intelligent'. My dog Harry, lovely though he was, hardly amounted to Mensa material.

Whatever type of dog you choose, they can be quite a tie. To a greater or lesser extent, they have to be fed, watered, exercised, groomed and need company. If you go away, you would require the indulgence of friends, family, neighbours or professional kennels.

And as a general rule, beware the recommendations of enthusiasts for particular breeds or advice provided by artificial intelligence, which soaks up information from such sources.

The case for cats

Much of the above applies to cats too, including the strictures on flat-faced breeds – do the research! Energy levels and characteristics differ, but in general cats need less care than dogs, take their own exercise and are pretty laid back.

Russian Blues, with their grey fur and piercing blue eyes, tend to be 'quiet but loving' and are content with their own company. By reputation, the British Shorthair has an 'easy-going personality' and is not 'overly active', while the Ragdoll, another undemanding cat, is known for being 'gentle and calm', though they need to be brushed regularly.

While the Cat Fanciers' Association extols the virtues of Scottish Folds, vet Sarah Elliott lists them among six breeds to avoid. On the Cats Protection website, she points out that they are bred to have folded ears, which causes abnormal bone and cartilage growth throughout their body and painful arthritis. Cats bred with short legs, such as the Munchkin, Bully and Dwelf, have been bred to display characteristics of dwarfism, which can also lead to arthritis. Flat-faced cats such as Persians suffer similar problems to brachycephalic dogs, while hairless breeds such as Sphynx, Bully and Dwelf suffer difficulties including keeping warm.

Also on Elliott's no-go list are Bobtail and Manx cats, which have very short tails or no tail at all. This is caused by a severe genetic defect that results in damage to the spine and nerves and painful arthritis at a young age, she says.

If you're neither a cat nor a dog person, there are other options: hamsters, gerbils or guinea pigs; budgies or parrots; or a tank of fish, which, we are told, can soothe the furrowed brow – though reciprocal affection would be in limited supply.

And there are other human beings, of course. But they can be attention-seeking and a tad unpredictable... 



A financial chill

David Luxton welcomes some Christmas cheer – but warns of fiscal fear

Christmas comes but once a year to bring joy to us all – unlike the Chancellor's Budget Statements, which seem to come increasingly regularly, each raising more tax than the last. But while festive cheer is only here for a few weeks, the continuation of the fiscal freeze just announced will be felt by pensioners for years to come. This Christmas, it's not just the turkey that's going to be stuffed.

On 26 November, Rachel Reeves delivered her latest Budget Statement, following her Downing Street warning on 4 November, her Spring Budget in March and her Autumn Budget last November. Each time, the economic news is gloomier.

Now, we have further tax rises totalling £26 billion affecting pensions, a continuation of the freeze on tax thresholds to 2031.

Since the start of the freeze in personal tax allowances in April 2021, the number of individuals of state pension age paying income tax has risen by more than two million to 8.72 million. The number paying tax will now rise further, with the increase in pensions from April 2026. This means more civil service pension increases will be taken in tax, with many hitting the higher tax band of 40%.

As the CSPA commented in the *Telegraph* in October, pensioners have paid their dues through a lifetime of work, taxation and National Insurance payments. Those who have contributed for so long while working should not be penalised again simply for saving responsibly for their retirement.

What's the good news?

The good news is civil service pensions will rise by 3.8% from 6 April, reflecting the September Consumer Prices Index increase. This was lower than the forecast 4%, but much better than last year's 1.7%.

State pensions are to rise by 4.8%, reflecting the increase in average earnings for July due to the triple-lock. This will take the highest rate of state pension to £241 a week, or £12,548 a year, just £22 below the

tax threshold of £12,570. It means almost all of any occupational pension in payment will be taxed at 20%, rising to 40% on any pension income over £50,518 a year.

Most CSPA members, and two-thirds of all pensioners, receive the lower basic state pension (pre-April 2016), which will rise to £185 a week (£9,615 a year), leaving the fiscal headroom of just under £3,000 before tax is payable.

So anyone on an average civil service pension of £10,000 a year, and receiving the basic rate of state pension, will be paying 20% tax on around £7,000 of their civil service pension – a £1,400 tax hit.

Had the personal allowance risen in line with inflation from 2021, the tax threshold would be £15,655, leaving double the fiscal headroom of £6,017 before tax is due on about £4,000 of pension that is over the personal allowance – a tax hit of only £800. That means anyone on the average civil service pension is paying £600 a year (or £50 a month) more tax on their income.

The Chancellor has confirmed the fiscal freeze will continue to 2031, dragging more pensioners into paying tax on their pensions each year by stealth.

Ending the freeze is a key part of the Budget for Later Life launched in October with our Later Life Ambitions partners and former BBC presenter Sue Cook (pictured below, see also page 7). Our aim was to highlight the positive contribution older people make to the economy and wider society – volunteering, providing unpaid childcare or acting as unpaid carers.

Thrive not survive

The Budget for Later Life also highlights a growing number of older people facing significant financial hardship in retirement, with the basic and new rates of state pension falling well below minimum standards of living in retirement.

According to the Joseph Rowntree Foundation, a single pensioner needs £17,400 a year (pre-tax) to cover essentials and participate in society. The basic rate of state pension is £9,175, which leaves a shortfall of £8,225 to meet that minimum if there is no other pension income.

Even those on the higher rate of new state pension, £11,973 a year, face a considerable income gap if they have no occupational pension.



Operation e-bikes

In October I joined the National Federation of the Blind UK to highlight the dangers of illegal e-bikes at pedestrian traffic lights, and accidents at 'floating' bus stops intercepted by cycle lanes.

After delivering a petition to 10 Downing Street, we joined the City of London police and councillors on an operation to stop illegal and uninsured e-bikes making life difficult for visually impaired and other pedestrians trying to cross roads. The police sergeant leading the operation also showed us seized illegal bikes that had been adapted to do speeds of more than 45mph.



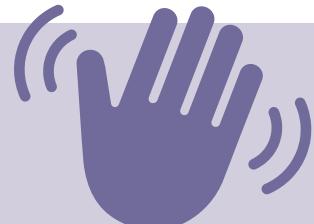
Pensions UK suggests that by the end of the next decade three million pensioners may not have enough income to cover basic needs. The UK auto-enrolment pension scheme – introduced in 2012, mandating a minimum 5% employee and 3% employer contribution rate – is widely considered insufficient.

It is against that stark background that the government has revived the Pension Commission, led by Baroness Jeannie Drake, to "examine why tomorrow's pensioners are on track to be poorer than today's" and make recommendations for change. This is in addition to the third state pension age review, announced at the same time, headed by Dr Suzy Morrissey of the Pensions Policy Institute.

The government estimates four in 10, or nearly 15 million people, do not save enough for retirement and over 45% of working age adults are saving nothing at all into a pension. The Pension Commission will address these issues in a report examining the pension system in 2027.

The CSPA was formed more than 70 years ago to protect the value of civil service pensions and the wider economic interests of pensioners. That aim remains as important as ever – to protect what you've earned. And in these festive times, we must remember: pensions are for life not just for Christmas. 

My last column as DGS



This will be last column as Deputy General Secretary after five years in the job and six with the CSPA. I am pleased to be taking on the part-time role of CSPA Pensions Manager from January following Chris Haswell's departure for a new opportunity with the National Association of Head Teachers. I wish Christine well in her new job and look forward to my new role.

I have thoroughly enjoyed my period as Deputy General Secretary after taking over from Ralph Groves in 2020, just as we entered the second Covid lockdown. I recall working from home via Zoom, trying to keep local groups going, and administering the CSPA while HQ

It has been a privilege to represent the CSPA at meetings with ministers

remained closed. But we kept going for members and began to overhaul and modernise our office systems and communications.

Having responsibility for Organisation and Recruitment has enabled me to work with our groups and Regional Representatives, providing briefings and updates on our campaigning and speaking at AGMs and meetings. It has been a privilege to represent the CSPA at meetings with ministers and MPs, and with our partner organisations.

I look forward to my new role helping members with pension issues and liaising with the Cabinet Office and new pensions administrator Capita.

May I wish you all a happy, peaceful and enjoyable Christmas. May your fiscal fears be forgotten until the new year... Oh, and the Budget in March!

Lights, camera... stereotype?

Do onscreen roles reinforce or undermine popular images of older people, asks **Mark Fisher**

They've been repeating *The Sopranos* on TV recently – and the 25-year-old series is as good as ever. It still seems like a fresh idea to follow a bunch of New Jersey mafiosi through their domestic lives: school runs, barbecues, visits to the shrink. It is funny to think of a mobster bumping off enemies one day, dealing with anxiety the next.

What also seems fresh is the portrayal of Livia Soprano, mother of crime boss Tony. Played with hard-nosed wit by 71-year-old Nancy Marchand, the part could easily have been written as a clichéd grandparent. Here is a crotchety woman moaning about being moved to a care home and her fellow residents.

All that is true, but also true is the sophisticated game she plays. A master manipulator, Livia knows exactly what her family gets up to and, hiding behind a mask of frailty, ensures they do it the way she wants. She might look ineffectual, but she is an active player who exploits her family's sympathies. When she fears she will be found out for ordering a hit on her own son, she pretends to have Alzheimer's.

But how typical is her character? Do we not commonly see a picture-book granny, all smiles and talcum-powdered hair? Or worse, do we fail to see older people at all?

In 2009, film critic Anne Billson said she had seen 320 films that year and of those only four had 'oldish' lead characters. She believed older audiences were simply not seeing themselves on screen.

In 2025, she revised her opinion. Writing in the *Guardian*, Billson said Hollywood

was catching up: "Leading characters of pensionable age are all over the place." Now, her complaint was different: older people were pigeonholed into three categories: "feisty, frail or fiendish".

Feisty, frail or fiendish?

I decided to keep track. Over a long weekend of cultural consumption, I made a note of the older characters I saw on stage and screen. Livia in *The Sopranos* set me off to an encouraging start. Even if she falls into the fiendish camp, she helps give the series its darkly humorous bite.

Next came Jack Thorne's ITV series *The Hack*, about the journalists, politicians and police caught up in News International's phone-hacking scandal. Central to this is *Guardian* reporter Nick Davies, played by

Is it really so funny to see retired people drinking and swearing?

David Tennant. In a couple of reflective scenes, he is seen in the living room of his father, played by 72-year-old Jonathan Coy. Stiffly pouring tea from a pot, the older man tells his son he is pleased to get a visit in the middle of the day: "These are the good hours... Hips hurt, knees hurt, back hurts till 11am, and then again from 3pm. But 11am til 3pm... Never get old."

One for the "frail" pile, then, a man all but defined by his infirmity.

Tennant popped up again in *The Thursday Murder Club*, this time playing





Ian Venthram, the baddie in the film adaptation of Richard Osman's novel about a group of elderly sleuths. At 54, he was considerably younger than the core cast. Helen Mirren, Celia Imrie, Pierce Brosnan, Ben Kingsley and Jonathan Price had an average age of 78. You could tell Venthram was the baddie because he called the others the "walking dead".

This feels like a step forward. With notable exceptions, such as *On Golden Pond* and *Last of the Summer Wine*, it's rare to see older people leading the story.

In *The Thursday Murder Club*, the residents of Coopers Chase retirement community solve a murder on their doorstep. They've led interesting lives – psychiatrist, union activist, nurse, spy – and now refuse to be limited by their age. "Never use the words 'bright-eyed feisty old ladies' in my presence again," says Helen Mirren's sharp-minded Elizabeth to Celia Imrie's excitable Joyce.

Not that the film fully escapes the clichés; it still offers a romanticised image of well-to-do retirement, all purple cardigans, frilly curtains and silvery manes of hair. Many pots of tea and much cake.

Above all, there is an implicit joke that depends on a young person's perspective: only if you regard old people as cute and sedentary would you laugh when those people show gumption. Is it really so funny to see retired people drinking, swearing and making their way in the world?

Next, I set off to the Tron Theatre in Glasgow, where Ann Louise Ross was playing Tersia in *Black Hole Sign*, a hospital drama by Uma Nada-Raja. The actor was very funny as a patient alternating between lucidity and delirium, convinced she was heading out to a 1970s disco and mistaking an office chair for a toilet – a forceful woman with a mischievous streak. Yes, she ticked two boxes – frail and feisty – but seemed more than two-dimensional.

Beyond the clichés

I caught up with Ross a couple of weeks later and she agreed it was important for writers to push beyond the easy clichés. "If you're housebound, the loneliness can be very sad, but people like that still have life in them, still have stories to tell, and it's not all, 'Oh, in my day it was better'. They've got good, interesting stories," she said.

As for her own career, Ross has no complaints. At 75, she is still finding rewarding parts and, in one recent case,

was even turned down for being too young. "I'm quite happy to do parts as an older woman in a nightie or as an older woman who's a bit dotty, but I haven't had a lot of them," she said.

She cited her role as the shotgun-toting Agnes Moffat in the BBC series *Shetland*, not least because the fictional Moffat, like Ross, had not long lost a husband.

"It was a bit like art meeting life," she said of playing a bereaved woman. "She was on a quad bike, she had a rifle, she drove a Land Rover – no make-up, no nothing, no glamour. She was an older woman with a bit of spirit."

That was also true of her recent role as a retired school teacher in *Make It Happen*, James Graham's play about Fred 'the Shred' Goodwin and the collapse of the Royal Bank of Scotland.

"She was sharp and able to have a go at Fred the Shred in public," continued Ross.

"Older people still have life in them, they still have stories to tell"

"I wouldn't want to describe her as feisty because if I was an older man, I wouldn't be feisty, I'd be intelligent or bright. It tends to be the women who are described as feisty."

In raising the question of gender, she highlighted what is perhaps a more widespread issue. If Billson is correct that older people have become better represented, the greater problem could be the kind of stereotyping that can affect actors at any age. Clichés abound, whether it is the phone-addicted teenager, the vegan student or the innocent old lady.

When I spoke to Dolina MacLennan, 87-year-old actor, singer and activist, she added one more category to that list. "The more stereotyped people are Highlanders," said MacLennan a native Gaelic speaker born on the Isle of Lewis. "We're always dressed differently. We're always shabby."

"I had a small part in the film *The Queen* as a switchboard operator at Balmoral and was dressed like a flump – she would have been very neatly dressed. In another programme, I was dressed in huge big jumpers and waistcoats that, even at my age, I would never put on me."

So, the next time you see an elderly actor on the screen, ask yourself: "Do they mean me?" 



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Update on McCloud

Chris Haswell looks at developments relating to the remedy

The remedy is about resolving age discrimination that occurred when older members in legacy civil service pension schemes such as Classic were 'protected' from moving to the new Alpha scheme in 2015-2022. Legal cases from judges and firefighters overturned that 'protection' and it was decided to apply the 'remedy' to the discrimination across all the public service schemes.

To be fair to older and younger scheme members, those still working and those retired since 2015, the scheme has to offer a choice of retirement benefits between April 2015, when the Alpha scheme came in, and the end of March 2022. This is when the first part of the remedy occurred, when all currently working scheme members were moved into the Alpha scheme.

This second phase is about the treatment of staff already retired or in the process of retiring. It involves giving people the choice of taking their pension for the period they were working between April 2015 and March 2022 in either the old legacy scheme or the Alpha scheme. They are meant to get timely information on how to make their decision.

This will be important for people on 'transitional or tapered protection', anyone with mixed service in more than one scheme, and those who have deferred service (they have left work but have not drawn pension).

But those in one scheme for the period (generally classed as fully protected, for example in Classic), who retired on those benefits and chose after receiving the information not to change, can do nothing.

The default is to remain in the legacy scheme.

From October 2023, retired members affected – those who retired between April 2015 and March 2022 – started to receive a Remedial Service Statement outlining their options and the impact of choosing to change.

People should take their time looking at both options. The big difference is often the lump sum. Option A legacy scheme usually involves a standard lump sum that could be up to 25% of the value of the pension. Option B is Alpha: although this

Sending out option choices is taking more than two years, not 18 months

is a career average scheme, you can take a lump sum.

Initially there may be a rise in annual pension payments, but this may mean making up more contributions. For some, there may be tax implications. For some, it could be a real improvement. People have 12 months to respond.

However, sending out option choices – a process that was expected to take 18 months – is usually taking more than two years.

Only about half of those eligible have received an option. These delays have caused frustration and distress for our members and we regularly raise the issue with the Cabinet Office. We have also submitted evidence to the National Audit Office and Public Accounts Committee.

The overwhelming majority of people opt for Alpha, but this won't be the case for everyone. Very few people will get thousands of pounds more. In some cases, the difference will be less than £1.

The majority of returned 'choices' have received their backdated payments. These choices can be made online or by post. Online may be quicker as there are specific links in your paperwork.

Contingent decisions

This refers to decisions people made during the remedy period about opting out of the pension scheme because of Alpha. They will have the chance to prove that the reason for opting out was Alpha and not, say, cost of contributions.

This evidence could be sent via email to HR or the scheme itself. They then get the opportunity to buy back service in their legacy scheme for the remedy period.

From the end of October, no new cases were taken on as the transition to Capita began – Capita had not planned for this work as it was meant to have been completed by March 2025. The strike at MyCSP may also add to delays.

The CSPA is not able to help prioritise cases unless there is a life-limiting situation, but we will continue to engage with the Cabinet Office to ensure that our members receive choices as soon as possible. 

- Chris Haswell is the CSPA Pensions and Personal Cases Manager

Useful links

- Remedy - <https://www.civilservicepensionscheme.org.uk/your-pension/2015-remedy/>
- Contingent decisions - <https://tinyurl.com/5bptbcb9>
- CSPA - <https://members.cspa.co.uk/?s=remedy>



In Politics

WESTMINSTER

by David Hencke

The biggest pensions event in Parliament this summer and autumn has been the introduction of a new Pensions Bill by the government. It has now passed its second reading and committee stage in the Commons and will be ready to go to the House of Lords over the winter.

The Bill amounts to the biggest reform of private pensions and the local government pension scheme, including provision for the first time for pension funds to invest in huge government infrastructure and housing projects.

Pensions minister Torsten Bell (pictured) told MPs during the second reading of the Bill on 7 July: "This Bill aims to deliver fundamental reforms to our pensions landscape, and it is good to see that the prospect of discussing a long, slightly technical Pensions Bill has seen so many members flooding into the Chamber.

"These are reforms on which there is a broad consensus across the pensions industry. They also build on at least something of a consensus across the House. In its principal focus on higher returns for pension savers, the Bill also responds to specific responsibilities that we hold in the House."

He went on: "It is because of decisions of Parliament that something significant has happened over the past decade: British workers have got back into the habit of saving for a pension. Today, more

than 22 million workers are building up a pension pot. That represents a 10 million increase since 2012, when Parliament introduced the policy of automatically enrolling workers. The rise is largest for women and lower earners.

"So there is lots to celebrate as more save, but there are no grounds at all for complacency about what they are getting in return."

The key people affected will be those on defined contribution schemes – those whose employers and workers put aside money to build a pension pot and need good returns from the money invested to get a good pension. These have largely replaced final salary schemes in the private sector where employees get a guaranteed pension for life from the firm.

Mr Bell told MPs: "The pension system we have today is too fragmented, too rarely does it ensure people's savings are working hard enough to support them in retirement, and it is too disconnected from the UK economy. That is the case for change and the context for the Bill."

He added: "The UK has the second largest pension system in the world, worth £2 trillion. It is our largest source of domestic capital, underpinning not just the retirement we all look forward to but the investment on which our future prosperity depends.

But our big pension system has far too few big pension schemes. There are approaching 1,000 defined contribution schemes and less than 10 providers who currently have £25 billion or more in assets."

The Bill aims to change this. The government intends to use a clause to ensure that multi-employer schemes "have at least £25 billion in assets by 2030, or a credible pathway to be there by 2035".

The controversial part of the scheme is getting firms to invest in government infrastructure projects, given that successive governments can chop and change projects – HS2 is a good example.

But there is a lot of interest from pensions firms – a fringe meeting at the Labour conference addressed by Mr Bell was packed. It seemed there might be extra charges on schemes to facilitate infrastructure investment. Labour's Industry Forum also discussed this last month, addressed by Lauren Edwards MP.

The Bill largely has the support of the Conservatives. The party's pensions spokesman, Mark Garnier, told MPs: "While the Bill is not perfect, the minister will be pleased to hear that there is cross-party consensus on many of the planned changes. That is because we all want our pension system to be working better."



WELSH PARLIAMENT

By Martin Shipton

Rhian Bowen-Davies, the Commissioner for Older People in Wales, has called on the next Welsh government to establish a Resilience Fund to support older people facing extreme hardship.

Publishing a list of 'asks' ahead of the May 2026 Senedd election, she said: "With an estimated 30% of us across Wales expected to be aged 60 or older in 2026, it is vital the next Welsh government is strongly focused on ensuring that policy, legislation and practice reflect the needs and interests of older people, and support everyone to live and age well. It is therefore crucial that action is delivered across government portfolios."

She called for older people to be able to:

- Access the information, services and support they need.
 - Feel safe in their homes, communities and relationships.
 - Be treated fairly and their contribution recognised and valued.
 - Make their voices heard and have choice and control over their lives.
- Reducing poverty is the top priority, she said. "The cost of living crisis has become normalised, with bills for everyday essentials having risen significantly in recent years. The important drive to encourage older people facing financial hardship to apply for Pension Credit highlighted a significant section of older people who, despite having a low income,

were not eligible for Pension Credit – in some cases [due to] being a few pounds or pence over the threshold for support.

"At the same time, alternative sources of support in Wales, such as the Discretionary Assistance Fund, are not set up to help older people in these circumstances. There is a need to support older people who are currently falling between the gaps. The next Welsh government should establish a Resilience Fund for older people facing severe financial hardship who do not qualify for either Pension Credit or the Discretionary Assistance Fund."

The Commissioner added: "The pace of change on digital technology continues to be high speed, especially the growing rise in use of artificial intelligence. Public services need to work for everyone now and in the future, including older people who do not use the internet.

"It is important to challenge the assumption that future generations will universally and effortlessly use the internet simply because they've always had access to it. As we age, our ability to engage with technology may diminish due to physical, cognitive or sensory changes, even among once highly proficient users.

"Ensuring inclusive digital access means recognising and addressing these evolving needs. The next Welsh government should

The Commissioner called for the expansion of Age-friendly Communities

introduce a digital inclusion pledge for all new policies and services, which commits to making sure that services are equally accessible to all citizens whether they use the internet or not, ensuring good quality non-digital alternatives are always included from the outset."

Ms Bowen-Davies advocated the expansion of Age-friendly Communities (AFCs), an approach to improving lived environments to better support us as we age. In an AFC, policies, services and structures are designed and improved in collaboration with communities, helping people to live safely, enjoy good health and stay engaged with community life.

Equally, while the principle of prevention – taking early action to avoid more costly interventions – is well established in Wales, the effectiveness of prevention depends on robust evidence. Despite being the main users of medicines, many clinical trials exclude those aged 60 and over.

According to the Commissioner, the next Welsh government should establish a national older adults research engagement programme to boost older people's involvement in all areas of research, including biological, behavioural, social and environmental research.

Ms Bowen-Davies said: "To ensure services are responsive, equitable, and fit for the future, we need data that better reflects [the diversity of older people] and policy and service design which utilises this knowledge to make improvements that benefit [them]."





SCOTTISH PARLIAMENT

By Christine McGiveron

In June, we heard more than £106 million had been allocated to health boards to help tackle the longest waits. The funding had been assigned to specialty areas where it can have the greatest impact - £25 million for trauma and orthopaedics, £21 million for imaging, £14 million for cancer, £12 million for ophthalmology.

The investment is part of £200 million announced as part of the Programme for Government to build capacity, tackle delayed discharge and improve patient flow through hospitals.

Health secretary Neil Gray (pictured) said: "This government is focused on taking the action needed to cut waiting lists. Significant activity is already under way through this additional investment.

"We are determined to reduce patient waits in the year ahead and this £106 million of additional funding will help us deliver more than 105,000 extra appointments and procedures. This funding is just part of our investment of £21.7 billion for health and social care this year."

It was announced in July that a new £85 million investment will be targeted at NHS frailty services, to improve the flow of patients through hospitals and providing care for

patients in their own homes. The Hospital at Home service is to be expanded to 2,000 beds by December 2026. It mostly provides care for frail older people in their homes, who may be suffering from acute illnesses and health conditions, including treatment after a fall.

Keeping patients at home ensures they stay in familiar surroundings. It also helps reduce some of the risks of hospitalisation, such as acquiring infections, and delayed discharges due to waits for care provision.

The funding also aimed to support the introduction of frailty services in every A&E department by the end of this summer.

Speaking at Falkirk Community Hospital, where he met clinicians leading a Hospital at Home service, First Minister John Swinney said: "I am resolutely focused on taking action to reduce wait times and clear the blockages leading to delayed discharges. This investment will ensure many patients receive first-class NHS care in the comfort of their own home and not have to travel to hospital."

The government is also extending a Scottish Ambulance Service (SAS) palliative and end-of-life care programme, with a £417,000 investment.

The SAS team has developed 30 alternative care pathways to emergency departments, including direct referrals to hospices and cancer



support helplines. These pathways ensure patients receive the right care, in the right place, at the right time - often in their own homes. This helps improve their quality of life in the final stages, allowing clinicians to provide more compassionate care tailored to each person's specific needs.

Mr Gray said: "The Scottish government is committed to ensuring everyone who needs it can access high-quality, timely and well-coordinated palliative care.

"The work of the palliative and end-of-life care team is a fantastic example of what can be achieved through partnership working, and I am pleased that we are able to provide this funding to extend their vital work."

SAS chief executive Michael Dickson said: "The funding will expand training, deepen our partnership working with health and social care partners and further improve patient experience, dignity and choice at the end of life."

Meanwhile, it was announced in September that MyCare, Scotland's new health and social care online app, will be made available to everyone across Scotland from April 2026, following an initial launch in Lanarkshire in December.

The new online service will transform how people access and interact with health and social care services. Users will be provided with a secure digital identity, access to some personal information, as well as the national service finder from NHS Inform.

Following initial roll-out, MyCare will be expanded to hospital-based services, before including other areas of the health and social care system, including GP practices, pharmacy, social work and social care.

Mr Gray commented: "MyCare is the single biggest digital innovation in Scotland's health and social care system and will revolutionise how people manage and receive their healthcare."

"The introduction of this app will be a landmark moment for Scotland and aligns with the commitments that this government has made to bringing down waiting lists and making care more personal and closer to home."

"We have worked closely with NHS Education for Scotland and key stakeholders to develop MyCare, and I want to thank everyone who has worked hard to help us reach this stage and ensure we deliver roll-out of the app across the country from April."

NORTHERN IRELAND

By Tony McMullan

The Northern Ireland Executive launched an anti-poverty strategy earlier this year, led by the Department for Communities. Roadshows were held throughout the nation. CSPA NI attended and contributed to one in Belfast, also submitting a written response expressing significant concerns about the draft strategy. Its analysis was somewhat superficial, we said, and didn't adequately address the multi-faceted issues affecting older people.

In particular, the CSPA saw few positive measures to deal with specific issues for older people. There was a lack of detail as to whether additional resources would be provided to deal with poverty, which is endemic to some but not all pensioners. The CSPA highlighted that more than 62% of civil service pensioners received a pension of £10,000 or less.

The CSPA disagreed with the DfC position that pensioners were at a lower risk of poverty than the general population. Whilst supporting retention of the triple-lock for state pensions, CSPA NI was concerned how much emphasis was placed on that to the exclusion of other anti-poverty measures.

CSPA NI also criticised the lack of identifiable measures to judge whether the strategy was being successful or not.

Other than that, the Northern Ireland Assembly or Executive has not been dealing with any specific issues concerning

older people since our last edition of *The Pensioner*. I therefore sought information from the newly appointed Commissioner for Older People, Siobhan Casey, on her priorities for her term of office.

I was told her priorities "will be centred around the overarching theme of tackling ageism". She will undertake planned and reactive work throughout her four-year term. The Commissioner will also keep under close review all issues affecting the interests of or services for older people. She will collaborate with agencies and government departments to bring positive change for older people. These include:

BETTER HEALTH AND SOCIAL CARE

- Reform of social care in Northern Ireland
- Adult Protection Bill
- Contractual arrangements for older people living in care home settings
- Ensure the remaining recommendations in the Home Truths report are implemented.

COVID-19 INQUIRY

- Continue calls for government to launch an NI-specific public enquiry into care homes and co-operate with a wider public inquiry into the Covid pandemic.
- The Commissioner's Office will engage, as appropriate, and provide key evidence during the inquiry.

AFFORDABLE ENERGY

- Provide advice to government and

relevant agencies on the urgent development of a fuel poverty strategy for Northern Ireland.

- Participate in the cross-agency consumer vulnerability group to inform refreshed terms of reference and promote the needs of older people in relation to energy issues.
- Advise the relevant government departments and Northern Ireland Executive on the need for financial support to older people during winter.

PROGRAMME FOR GOVERNMENT

- Continue to advise the NI Executive, leaders, MLAs and officials on the need for a specific older person's outcome in the Programme for Government.
- Seek commitment for the inclusion of specific objectives targeted at improving the lives of older people.

LONELINESS AND ISOLATION

- Advise government on the need for the development of a loneliness and isolation strategy for Northern Ireland.
- Actively participate in all-party group meetings on loneliness and social isolation to bring forward change.
- Support the Northern Ireland Campaign to End Loneliness.
- Participate in the North South Loneliness and Ageing Group.
- Promote and support groups and organisations that help increase social inclusion of older people.
- Welcome and endorse programmes that help older people with digital/IT literacy to connect with friends and family.

CRIME AGAINST OLDER PEOPLE

- Participate in the Scamwise partnership, also sharing information to raise awareness among older people on how to identify and protect themselves from scams.
- Work with partners in the criminal justice system, and offenders, to increase understanding of the targeting of older people.
- Provide advice to government and to older people that will strengthen prevention of crime against older people.
- Work with criminal justice agencies to ensure the recommendations of the Commissioner's report on crime and justice. The experience of older people in the NI Commissioner's 2019 report are embedded in their investigatory work.



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Budget for Later Life

LLA's latest campaign sets out a statement of principles and a call to action

Much has changed since Later Life Ambitions (LLA) launched its Pensioners' Manifesto in November 2023. Its new Budget for Later Life (BLL) reinforces those priorities to reflect the economic realities and social challenges of 2025 and the years ahead.

At the heart of the BLL is a call to protect the state pension triple-lock, which since 2011 has been a cornerstone of the welfare state. The financial security it provides has lifted many out of pensioner poverty and restored the value of the state pension after decades of decline.

Before the triple-lock, pensions had fallen to 16% of average earnings, down from 26% in 1980. Its introduction helped raise the pension's value to almost 25% of average earnings by 2022.

Yet speculation that the policy could

The triple-lock has helped to significantly reduce pensioner poverty

be watered down or scrapped is growing. Pensions minister Torsten Bell's views are no secret. And neither are LLA's: the triple-lock must be protected beyond 2029. Pensioners should not bear the cost of fiscal tightening or short-term decisions.

The BLL also calls for a reassessment of state pension age policy, arguing that future increases must consider healthy life expectancy as well as average lifespan. People in manual or lower-paid work, who often have shorter healthy lives, are disproportionately affected by blanket age rises. A fair pension system must reflect these inequalities and protect those unable to work into their late 60s.

LLA further proposes a minimum income guarantee for older people, ensuring no one is left unable to afford life's essentials. This would cover housing, food, energy,

transport and personal care, aligned with standards set by the Pensions and Lifetime Savings Association and the Joseph Rowntree Foundation.

How much we need

Current estimates suggest a single pensioner needs £17,155 a year for a modest but decent standard of living. While this may seem low compared with wages, millions get less.

The proposed guarantee would ensure that pensions and benefits keep pace with real living costs, reviewed annually to reflect prices.

The BLL calls for the retention of tax relief on pension contributions to encourage saving throughout working life. It also urges a national awareness campaign to promote retirement planning – 74% of people have done little or no preparation for retirement and 82% do not know how much they will need.

Another focus is the gender pension gap. On average, women retire with 35% less pension than men, reflecting years of lower pay and unpaid carer roles. LLA proposes several reforms: expanding National Insurance credits for carers; a Pension Credit supplement for low-income women; and mandatory gender reporting.

Taxation is also a concern. Income tax thresholds, frozen until 2028, amount to a 'stealth tax'. More than a million pensioners have been dragged into paying tax for the first time because pensions have risen with inflation while tax bands have not. The BLL demands that thresholds be indexed in line with inflation and the 25% tax-free pension lump sum be protected.

Quality of life

The BLL also highlights quality of life. Affordable and accessible transport is vital to independence, yet concessionary travel schemes vary regionally. LLA calls



At a glance

Budget for Later Life's mission:

1. Protect the state pension
2. Reduce pensioners' tax burden
3. Guarantee a minimum income
4. Tackle the gender pension gap
5. Back older people in the workplace
6. Widen access to public transport
7. Make housing safe, secure, accessible and adaptable
8. Support health and social care

for the protection and standardisation of all bus and rail concessions, alongside greater investment in accessible transport, particularly in rural areas.

Housing is just as important. Almost two million older households live in homes that fail to meet the government's Decent Homes Standard. The BLL calls for all new homes to be built to accessible and adaptable standards, and for a national home adaptation programme to support retrofitting and safety improvements.

Finally, it addresses the crisis in social care. Nearly half a million people in England are waiting for assessments or services. LLA calls for a national social care framework that would set clear minimum standards, long-term funding and better integration with the NHS.

The Budget for Later Life urges policymakers to look beyond short-term fiscal targets and recognise the human cost of inaction. Older people have contributed through taxes, work and unpaid care. They deserve a fair deal. 

• **Matthew Boyd is a senior account executive at the CSPA's public affairs consultancy, Connect.**

I'm delighted to share our latest news. We're having a successful, busy year, so there's a lot to tell you.

On a personal note, I am putting the final pieces in place for delivering the Scottish government's annual golf event for The Lifeboat Fund, at the lovely Rathon Park Golf Club near Edinburgh. This will be the last time I run the event, as I'll be joining you soon as a civil service pensioner after 50 happy years. Although I'm retiring, I hope to continue as trustee and director of fundraising for the Civil Service Lifeboat Fund.

Infrastructure projects

Earlier in 2025, our charity made substantial contributions to two vital infrastructure projects at RNLI lifeboat stations in Kirkcudbright and Dart.

At Kirkcudbright, west Scotland, we supported a £2 million project to the tune of 10%. The crew and an Atlantic-Class lifeboat needed to double the size of the station. Thanks to our help, including from CSPA members, the project is on track to complete by late December. We'll have helped to make it a very happy Christmas indeed for those RNLI volunteers.

At RNLI Dart, we donated the same hefty sum, and 90% of the original fundraising target has been reached. The project should be finished by the end of November, so it's all go! In recent weeks they have fitted the kitchen and begun decorating. The photo below shows the crew at their temporary base.

That's the kind of work we can assist, thanks to much-appreciated donations like those from supporters in the CSPA.

Our 2025 appeal continues last year's approach – to maximise fundraising and let the RNLI decide where to commit those resources. That way, our donations may help to fund a lifeboat, provide or repair onshore facilities, train or kit out volunteer crew and lifeguards or provide education projects.

Saving dog lives at sea

Angela Saunders on how the money raised has been spent – and a happy ending for one distressed dog-owner



I love to share with you what's happening at lifeboat stations where our funded vessels operate. In 2024, our eight lifeboats in the RNLI fleet

launched 222 times, saved five people from drowning and rescued a further 142 in difficulty. That's what our charity is all about – equipping the RNLI's brave



volunteers to bring to safety to everyone in distress. One of those lifeboats is a D-Class vessel at RNLI Cromer, where a man and his dog were saved from the water.

Pet in distress

Over the years, the RNLI has rescued many animals from desperate distress in UK waters. The reason is simple: distraught individuals often go to any lengths to save a beloved pet, which can have tragic consequences for the owners themselves. As a former pet owner, I can understand what drives them to place themselves in jeopardy, as will many of you.

The man at Cromer, Curtis Johnson, got into difficulties when he followed his dog, Rex, who was struggling in rough waves having jumped the sea wall one morning.

As Curtis explained: "I wasn't familiar with the area and while Rex has excellent recall he ran off and jumped so quickly. It was such a shock. I can only think he

"We strongly urge people not to enter the water to attempt to rescue a dog"

thought it was like one of our local beach walking spots where the sea wall and the sea are the same height."

Curtis entered the water as safely as possible to help his dog, but it became clear that getting back would be a lot harder. The situation quickly became an emergency when strong, powerful waves cut Curtis off from the promenade steps. The quickly incoming tide had both dog and owner thrown around in the sea, close to the sea wall.

RNLI volunteers with a life ring gave support until the D-Class lifeboat arrived, to complete a challenging rescue. High tide and large rocks required skillful teamwork by the rescuers and the D-Class inshore lifeboat to get Curtis and Rex on board safely.

Both were shaken by their ordeal, and huge thanks were conveyed to the volunteer crew at RNLI Cromer, the Coastguard and members of the public who came quickly to the scene.

Curtis hopes that by sharing his story, others will follow the important safety advice to stay safe at the coast, not to let dogs off the lead, and to call the

Coastguard on 999 if things go wrong – they alert the RNLI.

Paul Watling, Cromer RNLI coxswain/mechanic, said: "We strongly urge people not to enter the water to attempt a rescue when a dog enters the sea. The animal will usually return safely on its own. Thankfully, both the casualty and his dog were rescued, but this could easily have ended differently."

The Lifeboat Fund is delighted when the work of a vessel we have helped to fund, and its crew, has such happy consequences. To support The Lifeboat Fund, and help the RNLI keep saving lives, you can donate by bank transfer to: The Lifeboat Fund, HSBC account: 40-25-06 10232491, or through the website www.thelifeboatfund.org.uk, or by completing the form below and sending your donation as mentioned there. Many thanks! 

- **Angela Saunders is a Scottish government Lifeboat Fund trustee and UK director of fundraising**

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	60-69	£319.99	£379.99
	70-79	£419.99	£499.99
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	60-69	£379.99	£449.99
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ENGLISH REGIONS: GREATER LONDON

If you're not a member of a group and live in south-east London, you are welcome to join us at 12 noon (this Greene King pub's opening time) on Wednesday 14 January for a chat, a drink or food at The Rising Sun, 189-191 Eltham High Street, SE9 1TS. Look out for *The Pensioner* on the table. TfL buses 124, 132, 160, 233, 286, 314, 321, C15 and B16 all serve the High Street. South Eastern serves Eltham station, which is a few minutes' walk or a short bus ride from the venue.

If you're not a member of a group and live in east London, please join us at 11am at Wetherspoon's The Moon and Stars, 99-103 South Street, Romford, RM1 1NX on Wednesday 18 February for a chat, a drink or food. Look out for *The Pensioner* on the table. TfL buses 165, 193 and 294 serve the venue. The Elizabeth Line and Greater Anglia serve Romford station, just 300 metres from the venue.

Kingston & District

We meet on the last Tuesday of each month (except July, August and December, when we go out for a Christmas meal) from 2-4pm. We hold our meetings in Marion Hill House, Tadworth Avenue, New Malden, KT3 6DJ. We are close to bus routes including 213, 152, 265 and K1, and a 10- to 15-minute walk from New Malden train station. There is limited parking at Marion Hill House.

We discuss issues relevant to the CSPA and wider issues of concern to pensioners. We then usually have a talk. We have had some very interesting talks by external providers on subjects including forensic evidence and polar exploration with resulting medical developments.

We also have some knowledgeable

We have had some very interesting talks, including on polar exploration

members, including a first-aider who gave a very informative talk on CPR and what to do if someone is choking.

Most recently we had an interesting talk by a group member about the 1948 Austerity Olympics, which took place in the old Wembley stadium and other venues across London and the UK. Lots of information and stories; and of specific interest to Kingston Group members was a story about a hut used to house Olympic contestants in Richmond Park that had been moved to New Malden after the games and is now used by the New Malden Rifle and Pistol Club. It is believed to be the only surviving hut from the Richmond Park site.

If you are interested in attending a meeting or you would like more information about our group, please contact Business Secretary Marion Williams by email at Williamsmarion408@gmail.com.



SOUTHERN REGION

Crawley & District

We resume our meetings after the holiday season on Wednesday 11 February. Details will be on the national website. Our AGM will be on Wednesday 11 March. Our guest speaker will be Mike Sparham, the national Treasurer, so come and find out the latest on the CSPA. We adjourn to a local pub for lunch afterwards.

We are a friendly and interesting group, always looking for new members – you will be assured of a warm welcome. We start at 10.30am with coffee and biscuits and finish by 12.30pm at The Orchard, Gleneagles Court, Brighton Road, Crawley RH10 6AD.

Chairman: Brian Sturtevant

Tel: 01342 325245

Email: chairmanbrian70@gmail.com

Worthing & District

The winter gloom does little to ease my concern over dwindling attendance figures. To remain sustainable we need new members – hopefully our upcoming programme will encourage some.

We kick off the new year with a returning favourite, Sarah Green, on Minoan archaeology. On 27 February pet sanctuary WADARS will send a speaker and on 27 March another favourite, Rob Turner, will tell us about the Star of Bethlehem. On 24 April, West Sussex County Council will give a talk on recycling – more exciting than it sounds!

Any readers within hailing distance but not in this group, do consider joining us for an enlightening morning in good company. We are a friendly group and meet at 10.15am on the last Friday of most months in the Durrington Community Centre. We welcome new members or one-off visitors, who pay a £3 attendance fee. Any queries, contact the chair or, on membership, email Marion Tarbuck at marion.tarbuck@gmail.com or call 07904 14184.

Chair: Frank Jones, 19 Saltings Way,

Upper Beeding, West Sussex

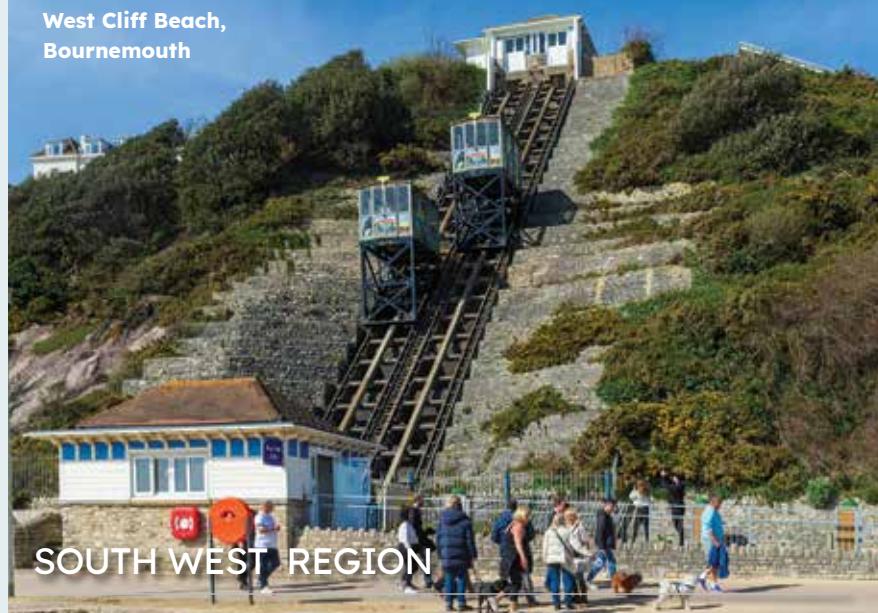
BN4 3JH Tel: 07500 478097

Email: francisjgjones@hotmail.com



Worthing

West Cliff Beach, Bournemouth



SOUTH WEST REGION

Bournemouth & District

We continue to meet in the lounge of St Mark's Church Talbot Village, Bournemouth BH10 4HY on the fourth Tuesday of every month except August and December. The church lounge has excellent facilities, including good disabled access and toilets.

We have a varied programme, with return talks from popular speakers such as Kevin Patience on the destruction in 1915 of German cruise ship Konigsberg, and Richard Hutley on Big Foot.

We have a varied programme including several popular speakers

There will be another annual lunch in December – all details in our newsletters. You will not receive these if you have said 'No' to post, but they are available on the CSPA website. We would love you to come and join us, especially if you're in the DT postcode area and no longer have a group.

We meet between 10.45am and 12.30pm and you will be made very welcome. There is plenty of free parking at the church and a bus stop right outside. The public can travel on any UNIBus. We now need to charge £4 entry towards the cost of hall, speakers and refreshments, but that is still cheaper than most other local talks.

Secretary: Liz Malin

Tel: 01929 472441, 07534438717

Email: lizmalin1@gmail.com



Calling all members in Portsmouth and Weymouth!

We are aware that members in these inactive groups are missing out on CSPA updates. So we are holding a meeting in Portsmouth in January, which will be chaired by John Clarke, Wessex Regional Representative and EC member, and addressed by David Luxton, CSPA Deputy General Secretary.

The meeting is at the Royal Maritime Hotel, Queen Street, PO1 3HS on Tuesday 27 January from 11am to 12.30pm. Refreshments will

be available. Please email John Clarke if you will be there at john.teamsailing@gmail.com or call 07734 022235.

For members in Weymouth, Bournemouth Group will be happy to welcome you. Meetings are held on the fourth Tuesday of the month from 10.45am at St Marks Church, Wallisdown Road, Talbot Village, Bournemouth BH10 4HY. Please contact Group Secretary Liz Malin if you'd like to attend – email lizmalin1@gmail.com or call 07534 438717.

NORTH EAST REGION

Manchester & District

The Christmas lunch will take place on 17 December and if anyone wishes to attend, please contact me, Regional Representative Harry Brett.

A further meeting will take place on Wednesday 14 January, a kind of wash-up meeting and preparation for the AGM on 18 March. Anyone interested in standing for an officer post or for the committee, please let me know either by email or phone. There will be a further meeting on 17 June, when we will be discussing conference motions for 2026.

We have a social lunch at the Old Rectory in Stockport every three months - 11 December, 5 March and 4 June, starting 12 noon. Everyone from Greater Manchester is welcome.

The regional meeting will be held in April this year. Further information will be given in the next newsletter.

Thank you very much for all the kind donations that allow the group to function effectively, and we ask for donations again this year. We also

Thank you for all the kind donations that allow us to function effectively



run a monthly 200 Club (£12 per year), commencing in March each year. Anyone who would like further information should contact me. Full details will appear in the next newsletter.

Regional Representative: Harry Brett

Email: h_brett@sky.com

Tel: 07999 874864

Liverpool & District

The next three meetings scheduled are: Monday 8 December for Christmas lunch; Monday 5 January; and Monday 1 June, which will be the AGM. Meetings are held

at Lime Street Central, Lime Street, Liverpool, commencing at 12.15pm. If you would like to attend the Christmas lunch, then please let me know.

The regional meeting will be held this year in April. Full details will appear in the next newsletter.

I would like to thank very much all of those members who donated to our group funds, which look much healthier now.

Regional Representative: Harry Brett

Email: h_brett@sky.com

Tel: 07999 874864

MIDLANDS REGION

Are you a member in the Midlands but do not have an active group to be part of? There may be meetings taking place that you are not aware of.

Nottingham & Derby Group are not formally active but meetings are taking place three or four times a year at The Roebuck Inn, Nottingham NG1 6FH. The venue is central and close to both bus and tram stops.

Oxfordshire Group is not formally active either, but a few members are continuing to meet two or three times a year in the Wig & Pen, George Street, Oxford OX1 2AU.

North Staffordshire Group is currently inactive and does not meet. However, if any CSPA member from that area would like an informal meeting with their regional



There may be local group meetings taking place that you are not aware of

representative and any other interested members, then please feel free to contact me.

Coventry & Warwickshire Group is currently inactive but members from this area are encouraged to attend Birmingham & District Group meetings. These take place at St Michael's Church, Moor Street, Birmingham B4 7UG, less than 10 minutes' walk from New Street railway station and three minutes' walk from Moor Street station.

If you would like more information about any of the above meetings, please contact me on kevinbillson@ntlworld.com or 07827 320 413. I'll be very pleased to hear from you.

Kevin Billson, Midlands Regional Representative

SCOTLAND BRANCH

Meetings are held in Glasgow at The Griffin, 266 Bath Street, Glasgow G2 4JP, usually on the first Thursday of February, May, September and November at 1.30pm, and members can attend virtually.

The branch held an Extraordinary General Meeting in September, after the Chair stepped down earlier in the year. It was unanimously agreed the remaining officers would continue to run the branch until the 2026 AGM, with me, Membership Secretary Michael Kirby, as Acting Chair.

If you have any membership matters you wish to update, such as change of address, please contact me using the details at the end of this report.

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 members, so if you know anyone who would like to join, please contact me to see if they are eligible – email Michael.Kirby@cspa.co.uk or call 07969 405263. Members are also reminded to check out the branch website at www.cspascotland.org.uk.

Setting up a new group

All groups in Scotland are closed. However, should any members wish to enquire about creating a new group, please email Branch Administrator Christine McGiveron at Christine.McGiveron@cspa.co.uk or call 01292 891033.

Free legal advice

For more information on free legal advice, email Thompsons Solicitors at advicecentre@thompsons-scotland.co.uk or call 0800 801 299. Consultation is for a maximum of 30 minutes and members need to provide their membership number. Please contact Michael Kirby, who can verify your membership number.



NORTHERN IRELAND BRANCH

National AGM

CSPA NI reps had another successful AGM in October. Harry Baird, our Chair, had three Northern Ireland Branch motions passed – on pensions, tax thresholds, and the BBC licence fee. Branch Treasurer Roisin Lilley, who was the outgoing Executive Council Vice Chair, was re-elected to the position unopposed. And Tony McMullan, who writes and edits our branch newsletter, was delighted that it was joint runner-up in the CSPA Newsletter of the Year competition.

CSPA NI website

A lot of work has gone into modernising our CSPA NI website to bring it into the same format as the national website. We hope to launch the all-new singing and dancing website in the near future!

Financial services

We have had queries from members about financial services. We are exploring with head office whether we can run a webinar for our NI members.

Membership

It is critical we keep recruiting retired or soon to be retired new members. A hearty membership helps us negotiate special deals and also gives us strength in numbers. Please urge family or friends to join.

Branch newsletter

Unfortunately the loss of membership has had an impact on our income.

With regret the branch committee has had to reduce the number of branch newsletters from three a year to two. This year's second newsletter should arrive in November. We hope that with an increase in membership, we can once again publish three per year.

Specsavers offer

Since the last edition of *The Pensioner* we have issued 19 more Specsavers vouchers. This saves members £20 when used to buy glasses in the Specsavers £99 and above range. If you or your family or friends require a voucher, send your/their name(s) to tony.mcmullan@outlook.com.

CSPA NI AGM 2026

The 2026 CSPA NI AGM will be held on Wednesday 22 April at 2pm in the Presbyterian Assembly Building, Fisherwick Place, Belfast. Claire Sugden MLA and CSPA Pensions Officer Chris Haswell will be speakers.

BBC Radio 4 Moneybox

Branch Secretary Tony McMullan was interviewed for the BBC4 Moneybox programme recently about the winter fuel payment. He called for the £35,000 limit to be annually uprated.

Domestic abuse on older people

The branch was represented at a seminar run by charity Hourglass on rises in domestic abuse – financial, physical, psychological, sexual or coercive control.

Your views

... inviting letters, comments or contributions, which may be edited to fit the space available

KEEP DRIVING WITH IAM

I read with interest Barrie Clement's useful article in the Autumn 2025 issue of *The Pensioner*.

I wonder: are readers/members aware of the Institute of Advanced Motorists [now known as IAM RoadSmart], a UK organisation with the objective of upskilling fully licensed drivers and riders to be competent, confident and safe? While IAM membership requires an intense training programme, the Institute offers a Mature Drivers Assessment (MDA) for anyone over the age of 70 years old.

This involves a driver spending around one hour driving in their own vehicle in a familiar area with a qualified assessor, who can give immediate feedback on level of fitness. The full training for membership and the much shorter MDA both attract fees paid to IAM. Full details are at <https://www.iamroadsmart.com>.

I became a member of IAM 25 years ago and, of my own volition, have taken the MDA twice, following my 70th and 80th birthdays.

In each case, it was reassuring to receive the high fitness level grade. I strongly recommend taking these opportunities before driving confidence or competence are lost – or a concerned loved one confiscates the car keys.

Happy motoring.

Jennifer McLernon, Ballymena

I have taken an IAM assessment twice, after my 70th and 80th birthdays



When I was about 71, I noticed in the press the grumbles about older motorists, so I decided to arrange for a disabled drivers assessor to check me out. He tested me on the posh equipment he had – quite demanding. At the end, he made no comment, so I asked him why – I had omitted to signal on exiting a roundabout at the second exit!

The same press stuff cropped up again some years later, so I arranged for an assessment through Cornwall County Council and for a fee I did a 14-mile drive.

Finally, in about 1991 I arranged an assessment with the Institute of Advanced Motorists. The assessor, a former police sergeant, gave me a satisfactory rating but with some pertinent remarks! The fee was £75 but worth it.

I would recommend that readers of your article sort out their suitability to be behind the wheel by that means. I am 93 now and have returned my driving licence to the DVLA after 71 years of motoring.

Peter Malindine, Truro

In reference to the article on older drivers in the Autumn magazine, I would recommend the Mature Driver Review

GET IN TOUCH

Write to us at CSPA head office, 160 Falcon Road London SW11 2LN or email editor@cspa.co.uk

offered by the Institute of Advanced Motorists. As someone who passed their driving test at the age of 18, I thought it worthwhile 60 years later to refresh my driving skills.

I found the course, which lasts about an hour, to be very constructive and with positive feedback to hopefully enable me to go on driving safely for a few more years.

Derek Pratt, Worthing

HOLD ONTO YOUR LICENCE

I was interested in the article 'Do we need a stop sign?' because when I began to feel unsafe, I stopped driving and gave up my driving licence. Now I regret having done so. Not because I want to drive but because I need one to access so many government websites.

To make a new will, I need a driving licence or passport and have neither. I also need them to open a new bank account, to interact with the government's website, to verify my bank account and a host more things. In fact, not having one or the other is threatening to turn me into a total non-person!

To anyone contemplating giving up your driving licence, even if you don't use or want to use it, I would suggest hanging onto it. It is cheaper than a passport and is evidence that you exist!

Be careful what you give up, it could lead to trouble. Oh, it won't affect the way they tax you, but so many things now want a government-issued photo ID, and a driving licence proves who you are.

Roger Cawte, Didcot

CAPITA WARNING

I read the article in Autumn's *The Pensioner* about the transfer of CSP administration to Capita and I am pleased to learn that you are involved in discussions with the Cabinet Office and Capita about the transfer.

I think you ought to know that there have been reports in the media, in

the past 12 months, about a problem with teachers' pensions, administered by Capita. It appears that Capita have been using a data-matching tool, comparing UK deaths data with pensions recipients, and in many cases stopping the pensions for people who are



still alive. Death is assumed unless the hapless recipients prove they are still alive!

I sincerely hope this ridiculous process is not to be used in CSP administration and that it is something you can seek to influence in your discussions.

Eddie Corrigan, York

THREE POINTS...

Here are a few thoughts prompted by the Autumn edition of *The Pensioner*.

The item on the road safety (p18) caused by dwindling faculties among old drivers arrived on the same day as *The Times* carried an article on the accidents and overdoses that befall young summer partygoers on Ibiza. It included the wonderful phrase "age-related recklessness". This has always been reflected in road accident statistics but can't be tested for like failing eyesight or slowing reflexes can.

The sentence "Older people without children can feel invisible, marginalised and ignored" (*In politics*, p22) reflects my situation.

Hackney does dispose of dead foxes when asked. So there!

My wife and I have a nephew and three nieces, and that's it for the next generation. One in Cumbria, one in Germany and two in Vancouver, all with their own families. Luckily our neighbours are united by our community's struggles with our landlord, the allegedly charitable housing association Peabody, and that keeps us all involved and aware of each other.

Finally, our estate bestrides East London's Victoria Park (pictured), which is home to many foxes. Half of it is in the London borough of Tower Hamlets, which Chris Proctor sniffily proclaims to be less fragrant than his Camden Town abode. The other half is in Hackney, which does dispose of the bodies of dead foxes when asked. So there!

Nik Wood, London



DIGITAL DISCRIMINATION?

D Kinder's letter in the Autumn issue draws attention to the disadvantage of being offline. I too am offline by choice and get angry with HMRC because they no longer read letters or send replies (they were never prompt!).

I believe letters are more secure than emails and there must be many retired civil servants who still depend on this correspondence. I am surprised that no-one has appeared to challenge HMRC's decision to work only online; it looks like a form of discrimination.

Richard Jenkins, Ilminster

WATER METER BENEFITS

Re your information on the rising cost of water (*General Secretary, Autumn issue*), as people are using less water, it should be reflected in their water bills, but this can only be done by installing water meters.

Low-income earners and pensioners should be encouraged to have water meters fitted and, as all the water utilities want this, there is no charge. We had one fitted and our bills went down considerably. You can only encourage this to CSPA members, but it gets the message out there.

Derek Saunders, Whitley Bay



OUTFOXED?

I agree with Chris Proctor's comments on urban foxes. I believe some people are now rather naive, giving human names to wild animals and losing track of the real nature of animals in the wild. This is probably due to the numerous nature programmes on television.

I can sympathise with Mr Proctor about the rubbish left by urban foxes, although here in Glasgow we have wheelie bins which safeguard any scattering of food remnants!

I have an urban garden on the edge of countryside and occasionally a solitary fox will visit, and I think preyed on the frogs in my small pond, but not much else. So I consider myself fortunate compared with Chris.

David Simpson, Glasgow

I and others put out food for foxes because we like to see them

Dear Chris Proctor: your *crie de coeur* in the Autumn *Pensioner* echoed what goes on here. The list is endless – in my garden there is detritus from the streets, pits dug in various parts, pots emptied and the tearful owner (me) has given up making it better. The fox families rule!

Brenda Levenson

I realise Chris Proctor's column about foxes in the Autumn issue is intended to be amusing, but his daughter is right about putting food out. If you feed wild animals such as foxes and squirrels, then content as they are with full stomachs, they don't need to eat other less desirable items.



I and others in our neighbourhood put food out for them because we like to see them. They don't leave mess everywhere. He should take his daughter's advice.

Philippa Gibson, Middleton-on-Sea

Your FAQs

In his last column of 2025, **Bernard Seymour** recaps on the most frequently asked questions on the Affinity advice line

Lasting powers of attorney (LPA)

An LPA is a legal document that lets you (the 'donor') appoint one or more people ('attorneys') to help you make decisions or to make decisions on your behalf. There are two types of LPA: health and welfare; and property and financial affairs. You can have one or both as they deal with different aspects of your life.

The position in Scotland and Northern Ireland is slightly different, but the principles are the same. I would encourage everyone to consider putting in place LPAs as part of later life planning.

Wills

When you die, an LPA can no longer be used to manage your affairs, and the legal authority to do so passes to the executors you have named in your will. You can appoint up to four executors, but if you have a property to sell, you will need at least two executors.

If you own property abroad, consult lawyers in both countries who deal with international assets, and ensure both sets of lawyers communicate with each other.

There can also be issues with arranging for sale proceeds in a foreign currency to be paid into your UK bank account, so specialist advice should always be taken.

Joint tenants and tenants in common

The terms 'joint tenants' and 'tenants in common' refer to types of joint ownership of a property. Depending on which you choose will determine what you can do with the property when one owner dies or the relationship breaks down.

As joint tenants:

- the property automatically goes to the other owner if you die;
- you cannot pass on your ownership of the property in your will.

As tenants in common:

- you can own different shares of the property;
- your share of the property does not automatically go to the other owner if you die;
- you can pass on your share of the property in your will.

It is possible to change the ownership.

If you wish to change from joint tenants to tenants in common, this is called severing the tenancy. I always advise taking specialist advice and taking an holistic approach to later life planning before making decisions on property ownership.

Financial gifts

Increasingly, parents and grandparents are helping the next generation financially. At the time of writing this, inheritance tax changes had not been announced, so I will keep my advice general:

- Always take advice from a specialist lawyer or accountant.
- Keep records of what gifts you make.
- If helping to buy a property and this is joint with a non-family member, make sure the money you give is protected for your family in the event the relationship breaks down. This can be done by speaking to the solicitor handling the property purchase.

If the money is not a gift but a loan, make sure this is properly documented,

again taking advice, so that there is no mis-understanding regarding repayment.

Faulty goods

The *Consumer Rights Act 2015* requires any products you buy to be of satisfactory quality, fit for purpose and as described. If something goes wrong, your contract is with the retailer, so you must contact them. Be clear about the issue and what you expect the retailer to do. Depending on how long you have had the item, your redress is likely to be a repair or replacement. In some cases you can ask for a refund. In all cases, keep copies of your correspondence and take photos if possible. Give the retailer a fixed amount of time to respond – say 14 days. If the retailer refuses to replace or repair your item, you can take proceedings through the Small Claims Court.

Section 75 v chargeback

Section 75 of the *Consumer Credit Act 1974* is a useful legal tool if you buy something that costs more than £100 and less than £30,000 on your credit card. If something goes wrong, your card company has a responsibility to look into it and you may be able to get your money back this way.

If you've paid by debit card or the item costs less than £100, try claiming through chargeback. You must show there's been a breach of contract and you have asked the retailer but been refused a refund.

Finally, everyone at Affinity Solutions wishes you and your families a Merry Christmas and a Happy New Year. 

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.

To access the service the member first needs to register online 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





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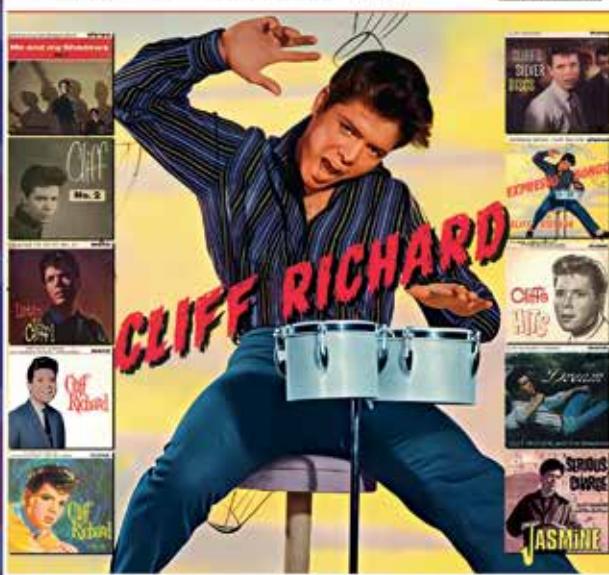
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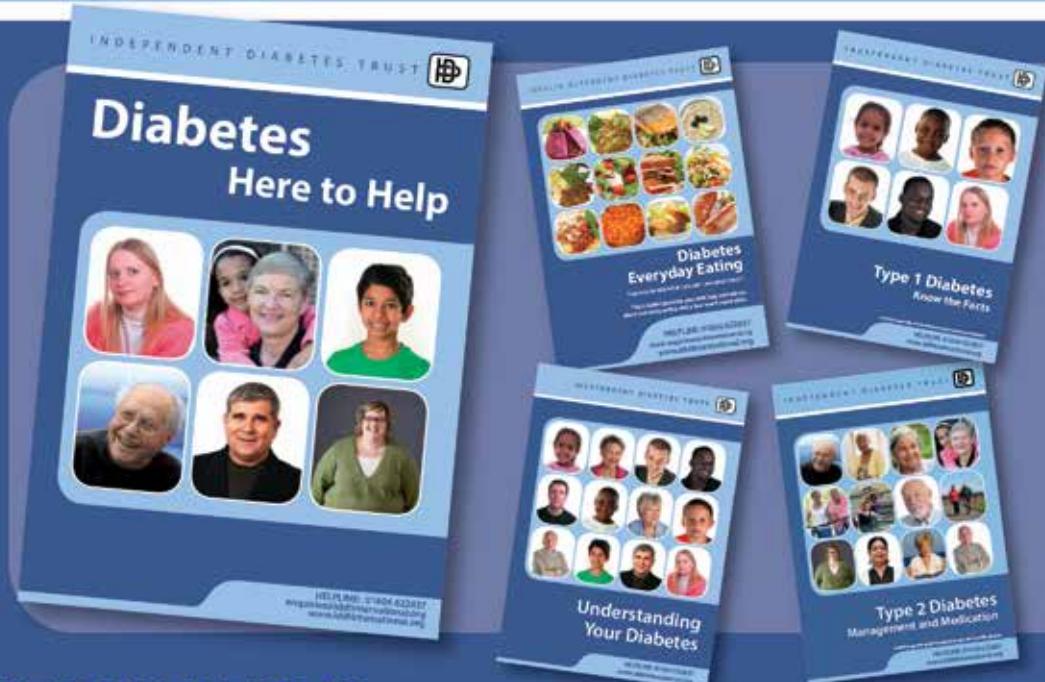
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Helpdesk

Kieran McGoldrick on handling the end of free support for Windows 10

In October, Microsoft officially ended free support for Windows 10, the operating system that has powered home computers for a decade. This milestone affects millions of households across Britain, where reliable computing remains essential for everything from family correspondence to managing pensions and online banking.

But the transition need not cause alarm, as straightforward pathways exist to maintain security and, where possible, move forward to Windows 11 at no cost.

The discontinuation of Windows 10 means Microsoft will no longer deliver routine security patches, feature enhancements or technical assistance without additional measures.

Computers will continue to function, yet each passing month without updates increases exposure to emerging threats. Cyber criminals continually probe for weaknesses, and an unpatched system connected to the internet becomes progressively vulnerable – particularly when handling sensitive financial or personal information.

The transition need not cause alarm, as pathways exist to maintain security



Upgrading to Windows 11

The most elegant solution, and free of charge, is to upgrade eligible devices to Windows 11. This modern operating system introduces a cleaner interface, faster performance and built-in safeguards that align with today's digital landscape.

Determine your eligibility quickly: open the Start menu, type 'PC Health Check' and launch the official Microsoft application. A single click on 'Check now' reveals whether the machine meets the necessary criteria – a processor from 2018 or later, at least 4GB of memory and an internal security chip known as TPM 2.0.

Should the result confirm compatibility, proceed to Settings > Windows update, where the invitation to install Windows 11 will appear. The process preserves all files, photographs and installed programs, typically completing within an hour.

Extended Security Updates

For those whose equipment falls short of these standards – often laptops or desktops purchased before 2018 – Microsoft offers the Extended Security Updates (ESU) programme. This provides critical security patches for one additional year, until 13 October 2026, shielding the computer from newly discovered exploits.



Free computer support

To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email cspa@bc-group.co.uk at any time.

Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.

Enrolment is notably accommodating. The simplest route, entirely free for users in the UK, involves signing in to a Microsoft account (the same credentials used for Hotmail or Outlook) and enabling Windows Backup. Navigate to Settings > Accounts > Windows Backup, toggle 'Remember my preferences' and allow the system to store a modest copy of desktop settings and wifi passwords in the cloud.

No files need be uploaded, and the allowance of 5GB free storage proves ample for most households.

Once enrolled, the ESU updates arrive automatically alongside any remaining Windows 10 maintenance. Microsoft has streamlined the process so that, within days of activation, the first patch downloads seamlessly.

Looking ahead, Windows 11 brings tangible benefits tailored to everyday needs: a centred Start menu that reduces clutter, voice typing for composing letters, and Copilot – an intelligent assistant capable of locating misplaced holiday photographs or summarising lengthy pension statements.

Battery life on laptops extends noticeably, and the operating system boots several seconds faster than its predecessor.

To summarise, the end of Windows 10 support amounts to a gentle prompt rather than a crisis. A brief compatibility check today can secure either a smooth transition to Windows 11 or a year of continued protection through ESU. **P**



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		3	7				6	
8						2		7
		9		3				
	5	1	4			3		
7			8				5	
	8		6	5	1			
			9		8			
1		4					2	
	3				4	7		

Closing date: **30 January 2026**. The judge's decision is final. The winner will be notified by phone and announced in the next issue. If you don't want your name published please let us know.

Complete the sudoku and send with your contact details to: Prize Competition, CSPA, 160 Falcon Road, London SW11 2LN.

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

The winner of last issue's sudoku is **Andrew Braid, Leeds**.

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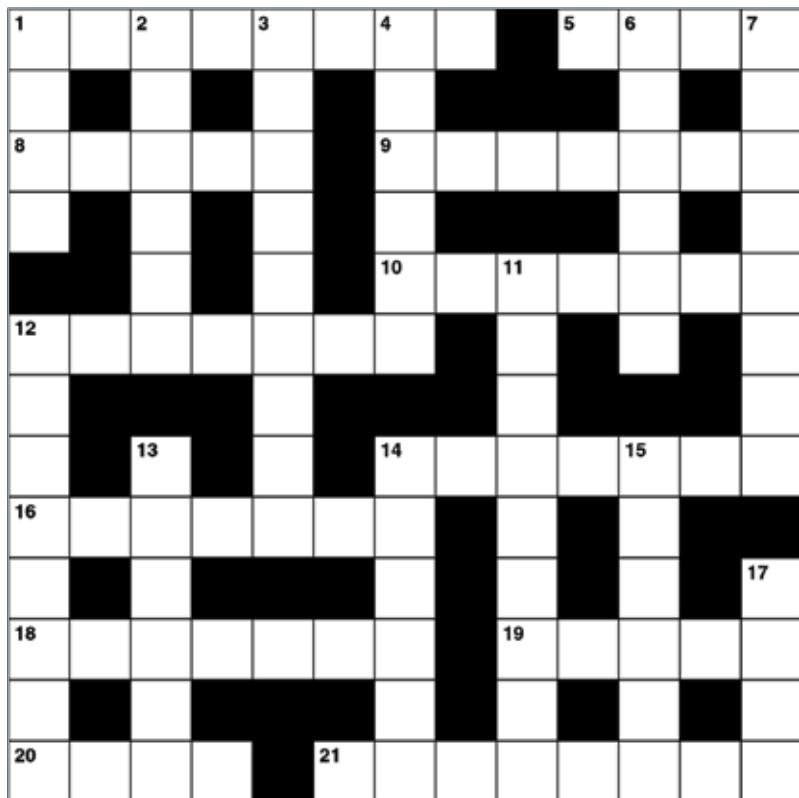
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Last issue's solution

9	8	2	5	1	6	7	3	4
1	4	3	8	2	7	9	5	6
5	6	7	4	3	9	2	8	1
8	3	5	2	9	4	6	1	7
7	2	6	1	5	3	4	9	8
4	9	1	6	7	8	5	2	3
6	5	9	7	8	1	3	4	2
3	7	8	9	4	2	1	6	5
2	1	4	3	6	5	8	7	9

CROSSWORD



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Across

- 1 Caviar fish (8)
- 5 L. Frank ___ : author of *The Wonderful Wizard of Oz* (4)
- 8 Comrade of Euryalus in Virgil's *Aeneid* (5)
- 9 Sung prayer at the start of a Mass (7)
- 10 Japanese island; site of a famous flag-raising in 1945 (3,4)
- 12 Egg-shaped wind instrument (7)
- 14 Four-sided spinning top (7)
- 16 ___ Dietrich: Hollywood actress (7)
- 18 Round building, often with a dome (7)
- 19 ___ Munro: Canadian short story writer (5)
- 20 Ogden ___ : US writer of light verse (4)
- 21 Actor who played Forrest Gump (3,5)

Down

- 1 Chinese dynasty that ruled from 960 to 1279 (4)
- 2 ___ Le Guin: US author (6)
- 3 Paul ___ : English former footballer (9)
- 4 Countess in Shakespeare's *Twelfth Night* (6)
- 6 Mortal lover of Aphrodite in Greek mythology (6)
- 7 The simplest alcohol (8)
- 11 Jacques ___ : composer of uncompleted opera *The Tales of Hoffmann* (9)
- 12 Figure of speech involving apparently contradictory terms (8)
- 13 One of Julius Caesar's assassins (6)
- 14 The 'D' in Franklin D. Roosevelt (6)
- 15 Strong-smelling Southeast Asian fruit (6)
- 17 Edible mushrooms (4)

Last issue's solution



Something else that annoys me...

Why can't everyone just speak up, despairs Chris Proctor... I said: "SPEAK UP!!"

I can't be doing with people who mumble. I mean, it's not difficult, is it? If you've got something to say, open your mouth and provide ample volume. If not, shut yourself up.

Have you noticed how often people talk to you while they are looking down at their mobile phones? You don't need to be Einstein to realise that if your eyes are focused downwards, so is your mouth. Have a look in the mirror if you don't believe me. Not that most younger people need encouragement to look in a mirror. That's why they walk into you in the street: they're either staring at their reflection in a shop window or taking selfies.

So when they speak to you, they don't look in your direction; and besides, their attention is half-hearted. Is the art of conversation is dead? Of course it is. We no longer have conversations. We have monologues in the same room.

That is if you're lucky. Often they start talking when they're standing next to you, then wander off. Do they expect you to trot after them, assuming you're desperate for their gripping account of *Strictly* or what the cousin of someone you've never met said to them last Tuesday?

And their blathering starts in the most inconvenient surrounds. They tend to position themselves next to a blaring radio before they start whispering. Or wait until you're in the back seat of a car and then talk into the windscreen at the volume of a Trappist monk with laryngitis.

Some people – bigots, ignoramuses, simpletons, dunces – try to claim I can't hear them because of some fault of my own. Like creeping deafness. I've never heard such nonsense.

Many years ago my mother pointed out an interesting fact about the huge grandfather clock that took up most of our hallway. It was so large, and the passageway so narrow, we had to squeeze past it, pushed up against the opposite wall. This made it impossible to see the time and winding it up was a three-person operation. But it did have an impressive chime. The house shook at noon.

Then mother pointed out that it had grown quieter over the years. As the chime-quake rattled hanging mugs in the kitchen, cleaning products fell from bathroom shelves and the goldfish was subjected to waves akin to the Cape of Good Hope, we told her she needed a hearing aid.

How wrong I was! Recently I went back to the house and discovered she had been right all those years ago: that chime really has got quieter.

It also irritates me that watching the television with others has become fraught. I find people mumbling at me, 'Do you want the sound up that high?' Well, of course I do, or I wouldn't crank it up to the 30s. I suppose the telly is getting on now and the volume is wearing out. I can recall when it was perfectly adequate around 20, but those days

are gone. I suppose I could get a new TV, but it doesn't seem worthwhile. The only ones who complain are the mumblers, and I'm not going to put myself out for them.

I believe the mumbling fraternity is becoming increasingly militant and designing buildings to annoy me. Time was I could go to the pub and have a pleasant conversation with up to half a dozen fellow-topers. Even Frank who sat away from us, near the door, to avoid buying his round, was perfectly audible. Stephen was positively deafening.

The last time we met up no one said a word. Or if they did, no one heard them. The mumblers have taken away the carpets and installed music machines and coffee-making devices that sound like the QM2 leaving Southampton.

We couldn't even hear Tommy, and he used to be a scaffolder.

Anyway, against my better judgement, I was persuaded to have a hearing test. You can probably guess what happened. "Oh

you need a hearing aid." Tosh. It's their job to dish them out. If they had a humpback whale in the chair, they'd suggest something to improve its high-frequency hearing.

I went along with it in the end. And once I'd stuck something in my ear everyone brightened up. In fact they have started to be rather pleasant. For one thing, they've all stopped mumbling. ☺

People try to claim I can't hear them because of some fault of my own. Like creeping deafness. I've never heard such nonsense



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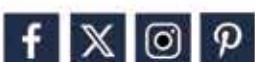


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