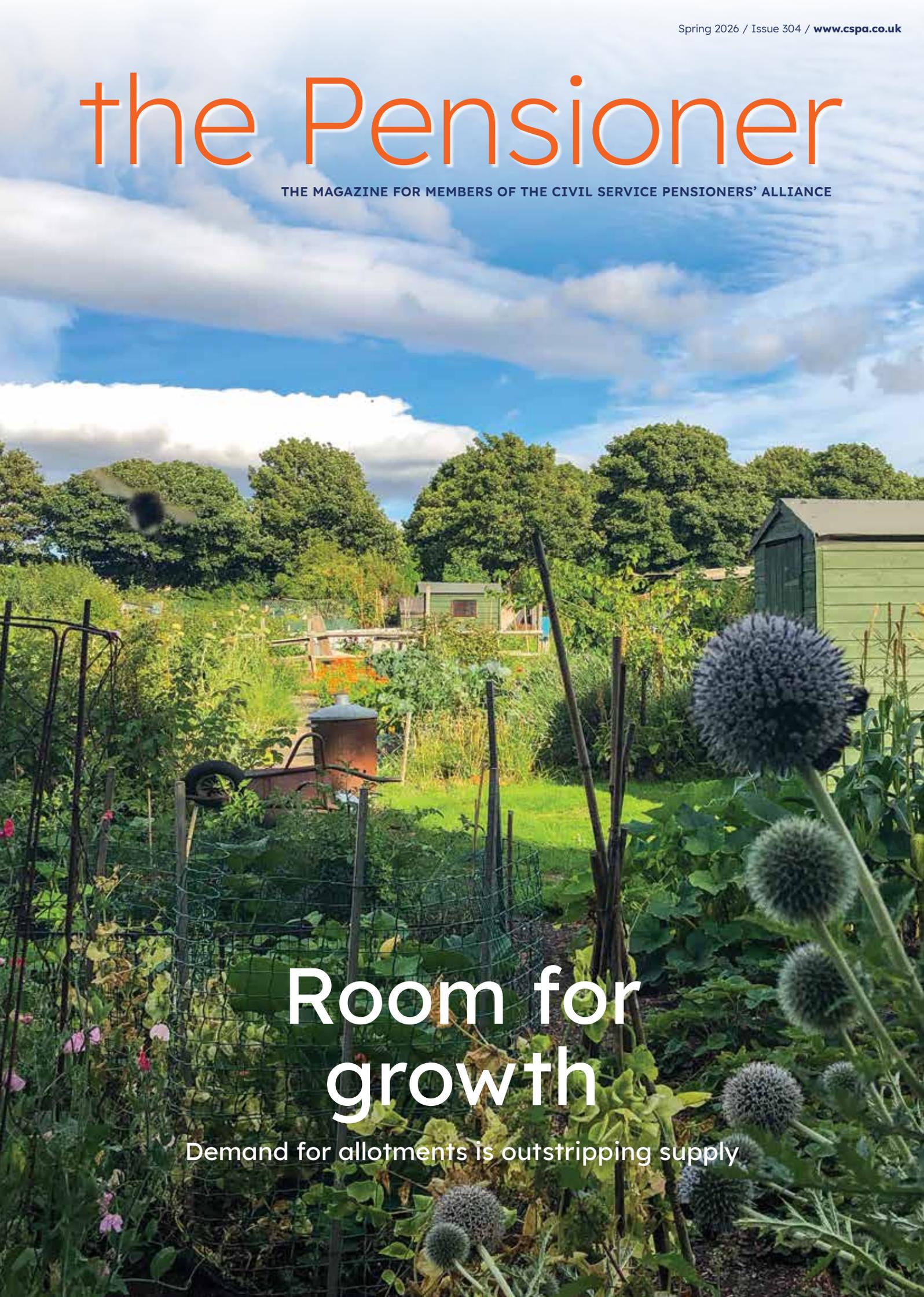


the Pensioner

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Welcome



The CSPA has been busier than usual since the last edition of *The Pensioner*, with a huge effort by head office staff to deal with an avalanche of enquiries from new pensioners who have not been paid following the transfer of the administration of the civil service pension scheme to Capita last December.

Lots of progress has been made, but it has been, and still is, a worrying time for many. You can read a report on page 4.

With important local elections not far away in May, David Hencke looks at the political power of pensioners, and Matthew Boyd considers how the political parties are shaping up.

For a little brightness this spring, we head off to the allotment with Helen Nugent. Allotments can be a tonic, and nature is nurturing, but for many people they are hard to come by given a shortage in many places.

Also seeking the joys of the season and preparing for International Day of Happiness on 20 March, we sample laughter yoga and other ways to put a spring in your step.

I hope you enjoy the latest edition of *The Pensioner* and do let us know what you think or would like to see. Our letters pages are open to comment and contributions.

Christie

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Branches and groups with initials **A C E G I K M O Q S U W Y** are invited to contribute – please email editor@cspa.co.uk

CSPA tackles Capita backlog

The civil service pension scheme is struggling to catch up with a huge backlog of delayed payments following Capita's takeover of administration in December.

Those waiting for payments have been offered emergency interest-free loans of up to £10,000 to tide them over. In late January the backlog reached 120,000, but no updated figure has been released. Capita said it had inherited a backlog of 86,000 people waiting for pension payments to start.

The CSPA's head office has been inundated with calls and enquiries from people unable to contact Capita or waiting on the phone for hours in some cases.

CSPA staff have prioritised Capita enquiries and triaged cases so people get a prompt first response and an estimate of when their case can be fully looked into. The CSPA has also been leading calls for swift action from the Cabinet Office and Capita as the problem has escalated.

CSPA staff have prioritised Capita enquiries and triaged cases



Amid concern about the administration of the scheme, the House of Commons Public Administration and Constitutional Affairs Committee questioned Cabinet Office minister Nick Thomas-Symonds and chief operating officer of the civil service Catherine Little.

In a joint statement, Capita and Little said: "This is not the service that members deserve. Capita and the Cabinet Office are deeply sorry for the worry, frustration and distress this has caused – particularly for those dealing with

bereavement or ill health." Capita has recruited 150 extra staff to help tackle the crisis, taking its total workforce to 650.

Many newly retired civil servants have had to borrow money to cover everyday bills and some have feared that they will lose their home.

The standard level of loan has been set at £5,000 per retiree, with up to £10,000 available for exceptional cases. Those facing ill health, bereavement or hardship have been prioritised for help.

• See David Luxton, page 15

Government rules out WASPI compensation

The long campaign by Women Against State Pension Inequality (WASPI) for compensation after the short notice of raising their retirement age suffered a major blow in January, when the government ruled out any payment.

This is despite a recommendation in 2024 by the parliamentary ombudsman that they should receive some compensation.

Work and pensions minister Pat McFadden told the House of Commons a flat-rate compensation scheme would "cost up to £10.3 billion and would simply not be right or fair given that it would be paid to the vast majority who were aware of the changes".

He said that women could have been informed earlier, but also that

early letters about pensions may have been ignored.

WASPI, which argues that women born in the 1950s were not properly informed of the state pension age rise, condemned the rejection as "utter contempt" for the women. It will mount a legal challenge funded by donations.

The campaign group, founded in 2015, has said about 3.6 million women are affected.



Involve older people, Foreign Office urged

The CSPA has called on the government to ensure that older people are included in drafting a United Nations Convention on the Rights of Older Persons.

In a letter to Foreign Office Parliamentary Under Secretary Chris Elmore, the CSPA and many other organisations said: "The Convention will only succeed if older people, in all their diversity, are meaningfully involved in its drafting and implementation."

It said: "Learning from their lived experiences is essential... Ageism and age discrimination are widespread and there is no international legally binding legislation to prohibit them."

Read more at www.cspa.co.uk/news/un-convention

End looms for the National Pensioners Convention

The National Pensioners Convention (NPC), founded by former Transport and General Workers Union (T&G) leader Jack Jones in 1979, seemed to be heading to dissolution as *The Pensioner* went to press.

The organisation, which the TUC also helped establish to assist Jack Jones, voted to close amid a funding crisis at a meeting of its executive in January. A special general meeting of a broad range of delegates was due to be held in late February to make the final decision.

The NPC executive voted by 49 to 12 in favour of dissolution as an unincorporated association. The organisation will continue as a company limited by guarantee, which will be the custodian of the NPC's history and its remaining assets.

It is understood that the NPC's small number of staff were made redundant at the end of January.

The NPC has been supported and

The NPC executive voted by 49 to 12 in favour of dissolution

partially funded by a large number of trade unions and other organisations, including the CSPA. As its financial problems worsened, it sent a call for emergency funding to all its affiliates, but many felt that they couldn't support this as there wasn't a realistic chance of it continuing in the long term.

Jack Jones, who was a seminal figure in the trade union movement, began the NPC following his retirement from the T&G in 1978 because he believed there was no unified voice for retired workers.

The first NPC meeting, in 1979 in Central Hall, Westminster, was attended by about 2,500 retired and older people. It adopted a declaration of intent that said: "This convention declares that every pensioner has the right to choice, dignity, independence and security as an integral and valued member of society."

Since then it has been a key national voice on all matters related to later life. It has organised rallies and protests and has made representations to the government and to MPs across all political parties.



Meet our new Deputy General Secretary

A warm welcome to you all. I am Jonathan Safir and I am delighted to be joining the CSPA as Deputy General Secretary.

I arrive at the CSPA with a background in the public and third sectors, having worked for a local authority before moving to the National Pensioners Convention (NPC). At the NPC, I focused on several challenges facing CSPA members today, from pension adequacy and social care to digital exclusion, cost-of-living pressures and wider age sector inequality.

Much of my career has involved policy, advocacy and organisational change, and I am eager to bring that experience to an organisation with such a strong sense of purpose and a member-led focus.

Outside work, I am a keen football fan and enjoy open water swimming (whatever the weather).

Over the coming months, I look forward to meeting many of you, engaging with partner organisations and stakeholders and working closely with the team at head office to take forward the CSPA's work.



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CSPA Annual General Meeting 2026

Our next Annual General Meeting will be held on 7-8 October at the Chesford Grange Hotel, near Kenilworth, Warwickshire

CALL FOR NOMINATIONS AND MOTIONS

At the end of April, CSPA groups and branches will be invited to submit policy motions for discussion at this year's AGM, as well as nominations to the Executive Council and Standing Orders Committee, in the usual ways.

Members not part of an active group or branch can also submit nominations and motions under CSPA rules.

If any CSPA member who is not part of a local group or branch is interested in finding out more, or in submitting a motion or nominating themselves or another member (with their agreement, of course) for election to any of the posts on our



Executive Council, they should contact CSPA HQ for a nomination pack. The pack will also provide details of the posts being elected to, what is involved and guidance on writing and submitting motions.

Members can request a nomination pack by emailing enquiries@cspa.co.uk or by telephoning us on 020 8688 8418.

The deadline for receipt of all motions and nominations will be Friday 3 July.

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General secretary's Report

Sally Tsoukaris



I hope you are “full of the joys” as you read our Spring issue. The days are getting a little longer, the weather a little warmer. The local government, Scottish Parliament, Senedd Cymru and mayoral elections in England on 7 May are

likely to provide insights into the direction of travel for the Labour government and the opposition parties (see also page 25). Reform UK, the Liberal Democrats and the Green Party are all expected to make strong gains, with the Conservatives and

Labour likely to fare less well. The CSPA has been working with Later Life Ambitions partners NARPO and the NFOP to lobby candidates and influence party agendas in the interests of our members and older people. Some key issues are set out here.

Pensions administration update

As you will read in David Luxton’s column on page 15, the transfer of pension scheme administration from MyCSP to Capita in December 2025 did not go smoothly – far from it, in fact, despite all the assurances given in the two-year ‘transition period’ by the Cabinet Office and Capita.

As we entered the new year, our phones were ringing off the hook as desperate members unable to get in touch with Capita – holding on for five hours in some cases – called us for help and advice. This is far from acceptable and not what our members deserve after years of public service.

We escalate members’ concerns at every opportunity, seeking the early resolution of shared and individual pensions-related issues, always insisting that the necessary improvements to services and communications be made.

We have been promised services will get better, and Capita has committed to dealing with the backlog of some 86,000 cases as quickly and efficiently as possible by the end of February. Until we see these promises delivered, we will keep ‘banging on the doors’ of the relevant people in the Cabinet Office, Capita and elsewhere.



You may recall an article about older drivers in the Autumn 2025 issue of *The Pensioner*, followed by readers’ letters in the Winter issue. In January, the government launched a consultation on proposals to implement mandatory eye tests for drivers from the age of 70. CSPA members have been canvassed on their views so we can submit a response to the consultation by the deadline of 31 March.

The consultation stops short of including proposals for cognitive or other tests for older drivers, focusing on whether 70 is the right age to introduce eye tests, how the tests should be administered and how often drivers should be re-tested.

Some CSPA members say that although they have stopped driving, they wish to keep their driver’s licence as proof

The statutory purpose of a driver’s licence is to convey entitlement to drive, not ID

of identity – understandable given that many don’t renew their passport if they no longer travel.

Lilian Greenwood, minister for local transport, said that while the government recognises the use of a driving licence as evidence of identity, its statutory purpose is to convey the holder’s entitlement to drive. Individuals who do not meet the required medical standards to drive safely should not hold a driving licence.

For those who no longer require a driving licence, or do not qualify for one, local authorities offer a Voter Authority Certificate as a form of photo identity. Although this is a paper document, it can be used as photographic proof of identification. Further information can be found at www.gov.uk/apply-for-photo-id-voter-authority-certificate.

If you don’t have access to the internet, you can obtain, complete and return a paper application form at your local electoral registration office.

Campaigning pressure

Later Life Ambitions' Budget for Later Life (see *Winter issue*) is being used to maintain pressure on all the main political parties in several key areas:

- Protect the state pension (and triple-lock)
- Reduce tax on pensions
- Tackle the gender pension gap
- Support older people in work
- Widen access to improved concessionary public transport
- Introduce a minimum income

guarantee to ensure a decent standard of living in later life

- Make housing safe, secure, accessible and adaptable
- Support the NHS and introduce a social care framework setting minimum standards across the UK.

Members can find out more about this and other LLA campaigns via our website. Or to request a copy of the LLA Budget for Later Life, call CSPA HQ on 020 8688 8418.

Health and social care push

Last January, the government announced plans to reform England's social care system by establishing a commission chaired by Baroness Louise Casey. The commission is expected to deliver an interim report this summer, with final recommendations in 2028.

The CSPA is working with more than 60 other organisations through the Care and Support Alliance (CSA), engaging with Baroness Casey and members of her team to represent the views of cross-sector organisations. While the Casey team has been out and about hearing from providers, carers and care users, we and others in the CSA have been frustrated by the slow progress towards a report that will bring urgent and meaningful change across the sector.



Call for commissioners

We continue to campaign with Independent Age, Age UK and the Centre for Ageing Better for Commissioners for Older People in England and Scotland. We raise the issue at all our meetings with MPs and many agree with establishing Commissioners to represent older people. A report on this issue can be found on Independent Age's website at: <https://www.independentage.org/campaigning/commissioner>

Spotlight on digital issues

The CSPA works through Later Life Ambitions (LLA) and with other organisations on issues around digital exclusion and inclusion, including access to cash, banking and other financial services. We have seen many high-street bank closures and services increasingly moving online.

The CSPA argues the case with government, the Financial Conduct Authority, LINK and banks to ensure access to cash and in-person services are maintained for those who still rely on them. LLA has been working on this in several ways:

- Ongoing engagement with MPs –

including recent meetings on bank closures and access to cash with Wendy Chamberlain, Esther McVey, Adam Jodge and Gregory Stafford.

- Submissions to government consultations on access to cash, bank services and digital inclusion, including two Treasury Committee inquiries and the Department for Science, Innovation & Technology's digital inclusion action plan.
- Working with the Athena Foundation, which supports the All-Party Parliamentary Group on Fair Banking's plans for a roundtable, to which LLA figures will be invited.

CSPA in 2026: help us shape our future

Until now, all members of the CSPA's national Executive Council (EC) have been elected by groups and branches voting on behalf of their members, mostly at annual general meetings but occasionally via postal ballots in between AGMs.

Excitingly, 2026 will see the first all-member elections as part of a two-year trial supported by a motion carried at the 2025 AGM. The roles being elected in this way are the Chair, Vice Chair and five national seats on the EC (under our rules and constitution, two of these posts are reserved for women).

If more than one nomination is received for any of these posts, the elections will go ahead.

Members will be asked to vote either online or by returning postal ballot papers sent out with the Autumn issue of *The Pensioner*.

For CSPA members who have access to the internet and emails, voting online will be the quickest and easiest way to cast your vote – please ensure we hold the correct email address.

The ballot will be open for three weeks in September – dates to be advised – with the results announced at the start of the AGM on 7 October.

CSPA legal status

We are consulting members on our status as an unincorporated association, and alternatives including the CSPA becoming incorporated, to ensure a more sustainable future for the organisation in an ever-changing world.

Before taking any decision to make fundamental, structural changes, the EC would like to hear from you, our members. Please turn to pages 26-29 to find out more. We urge as many members as possible to share their views. The deadline for your survey response is 27 March – don't delay, do it today!

Our aim is to ensure a more sustainable future for the organisation

Pensioners have enormous potential power and influence in the UK and politicians must take note of them. There are 12.9 million pensioners in the UK – at 19% of the total population, they are one of the nation’s largest groups. And in an ageing society, their numbers are growing. In less than 50 years, according to the Office for National Statistics, 8.6 million more people will become pensioners – taking the share to 26%.

But pensioners are not a homogenous group. They don’t even now get the same rate of state pension. The majority – 8.57 million – are still on the lower pre-2016 pension, topped by a complex system of additional payments depending on when they were contracted in or contracted out of the old state earnings-related pension scheme (SERPS).

A minority – 4.38 million – are on the new state pension, currently £230.25 a week or £12,005 a year if you have 35 years of National Insurance contributions.

Most of the retired – 12.7 million – top up their state pension with a private pension, either from previous employment or an annuity. But this will change as those benefiting from final salary pensions are replaced by new pensioners getting contributory pensions.

Despite this, a big minority – 1.9 million, according to Age UK – are in relative poverty and 1.36 million have no pension savings but rely on pension credit benefit.

Political will

Politicians have to take account of the power of pensioners when designing policies. If they do not, the results can be disastrous, as Labour found out when it rushed through plans to scrap the winter fuel allowance for all those not on pension credit within weeks of winning a huge majority at the last election.

The scheme, which meant anybody earning more than £11,300 a year lost a £200 or £300 allowance, certainly contributed to Labour plummeting in the polls. It not only registered with the pensioners, but also with relatives unhappy to see grandma or grandpa having to cut back on heating their home.

The decision was taken without an impact statement or checking with the

Politicians have to take account of pensioners when designing policies

Pensioner power

David Hencke spells out the ongoing impact of older voters on pensions and the political agenda



SIPA US

Social Security Advisory Committee, which advises the Department for Work and Pensions on benefits. The policy had to be reversed after MPs were flooded with complaints from voters, restoring the allowance to those whose income is less than £35,000 a year. But the damage was done and so far Labour has not recovered.

Triple-lock boost

Pensioners benefit from the decision in 2010 by the Conservative/Liberal Democrat coalition government to implement the triple-lock – allowing pensions to rise every year in line with prices, wages or by 2.5%, whichever is highest. The origins of the triple-lock followed a 10 percentage point drop in the value of the state pension compared with wages between 1979, when Margaret Thatcher was elected, and 2010. It fell from 26% to 16% because it was only linked to prices by the Tories and Labour.

Pensioner power has meant all the main parties who have governed – Conservative, Labour and Liberal Democrat – have pledged to keep the triple-lock despite the cost every year rising rapidly.

It is estimated it will cost £15.5 billion by 2030 – three times the original estimates – and that the annual pension bill will rise from 5% of GDP now to 7.7% by the 2070s.

Reform UK, which is riding high in the polls, has so far not commented on whether it will retain the triple-lock.

The cost has sparked an intergenerational debate on whether too much is being given to pensioners – many of whom also have private pensions – while young people are not being supported, face student debts and huge rents, and often cannot afford to buy their first home.

The average UK state pension lags behind money paid to pensioners in many European countries, who have a higher standard of living. It is increases delivered by the triple-lock that are beginning to make up the difference.

Successive governments have also highlighted the increases given to people on the new state pension, who are still in a minority. It is not as high for those on the old pre-2016 state pension because their basic pension tends to be lower.

If Reform decides not to retain the triple-lock, the party is likely to run into opposition with their main area of support.

The collapse of the Tory vote during the last general election continues and has

had a profound effect on the pensioner vote. Despite a marked fall in support among the young in the 2024 election, 41% of men and 42% of women over 65 still voted Conservative.

But by October 2025, polls showed Reform UK leading among the over-65s – 31% supported Reform compared with 23% for Labour. The Tory share was even lower.

This means Reform will need to keep its support among pensioners, who vote more regularly than young people, if it wishes to become the next government in 2029 or 2030. If it does not support the triple-lock, or says it will modify it, that support is likely to disappear.

Certainly, in places where Reform has won councils, the party is trying to curb some public service pensions for local

Nigel Farage has stayed silent on the future of the state pension

government workers and firefighters, which is hardly going to be popular.

It is interesting that Nigel Farage, who has announced Trump-style policies on immigration, has maintained his silence on the future of the state pension. He will not be able to do so going into an election.

Campaign failures

Not every campaign by pensioner groups has resulted in the government conceding to their demands.

The biggest group that has failed to move either the Conservative or Labour governments has included the 3.6 million pensioners born in the 1950s who bore the immediate brunt of the raising of the pension age from 60 to 66.

The Women Against State Pension Inequality (WASPI) suffered a huge blow in January when the government said it had reconsidered their case but ruled out paying any compensation.

Work and Pensions Secretary Pat McFadden told the House of Commons the government accepted that “individual letters about changes to the state pension age could have been sent earlier”. But he added: “Women did not suffer any direct financial loss from the delay.”

In 2024, a parliamentary ombudsman had recommended compensation of between £1,000 and £2,950 each for those affected. However, it could not enforce the payment and the government rejected it.



FACING PAGE: Protests against winter fuel allowance cuts
ABOVE: WASPI protesters

The ombudsman had found that there had been partial maladministration over the implementation of the scheme.

Any plan to compensate the women fell away as long ago as 2019 when former Labour leader Jeremy Corbyn was defeated in the general election. His shadow chancellor, John McDonnell, promised £60 billion to settle it – but the offer came too late in the election campaign to have any impact.

There is speculation that the present government may postpone plans to raise the pension age from 66 to 67 by 2028. The argument is that rising longevity, which grew rapidly before 2010, has levelled out and even slightly reversed following the Covid pandemic, so there is no need for such a rise.

Much will depend on the health of the National Insurance fund that pays the present generation of pensioners, however. The argument against raising the state pension age is that the fund is often raided by ministers to pay for other areas, including reducing government debt. And given the present financial stringency and the need for higher taxes, it could be vulnerable to another raid.

Pensioner voting power has had enormous success in securing rises for the new generation of state pensioners, but in the long term this may falter. The ever-growing increase in costs to fund pensions in the 2030s and 2040s could force a future government to modify it.

And the experience of 1950s-born women in their quest for justice shows that Labour is as adept as the Conservatives at fending off claims for compensation. [P](#)

Catharine Braithwaite is in no doubt: “It’s a complete and utter lifesaver. We all get a bit stressed out, so it’s just a brilliant place for me to decompress, listen to the birds, feel the soil and get satisfaction from growing things to eat.”

The 58-year-old is talking about her allotment in Flixton, south-west Manchester, which she has had for nearly two decades. A freelance arts marketing consultant, Braithwaite has a large plot that includes fruit trees, soft fruit bushes and vegetables. When she applied for the space, she didn’t have to wait long. Today, many people are not so lucky.

Two years ago a report found that more than 170,000 people were on waiting lists for allotments in Britain. Not surprisingly, cities and large metropolitan areas have the biggest demand and lowest supply, whether that’s allotments run by local authorities, churches, farmers or private organisations.

More recent statistics have shown a huge disparity in the availability of allotments across the UK, with some people waiting years for a plot to call their own. But why is this?

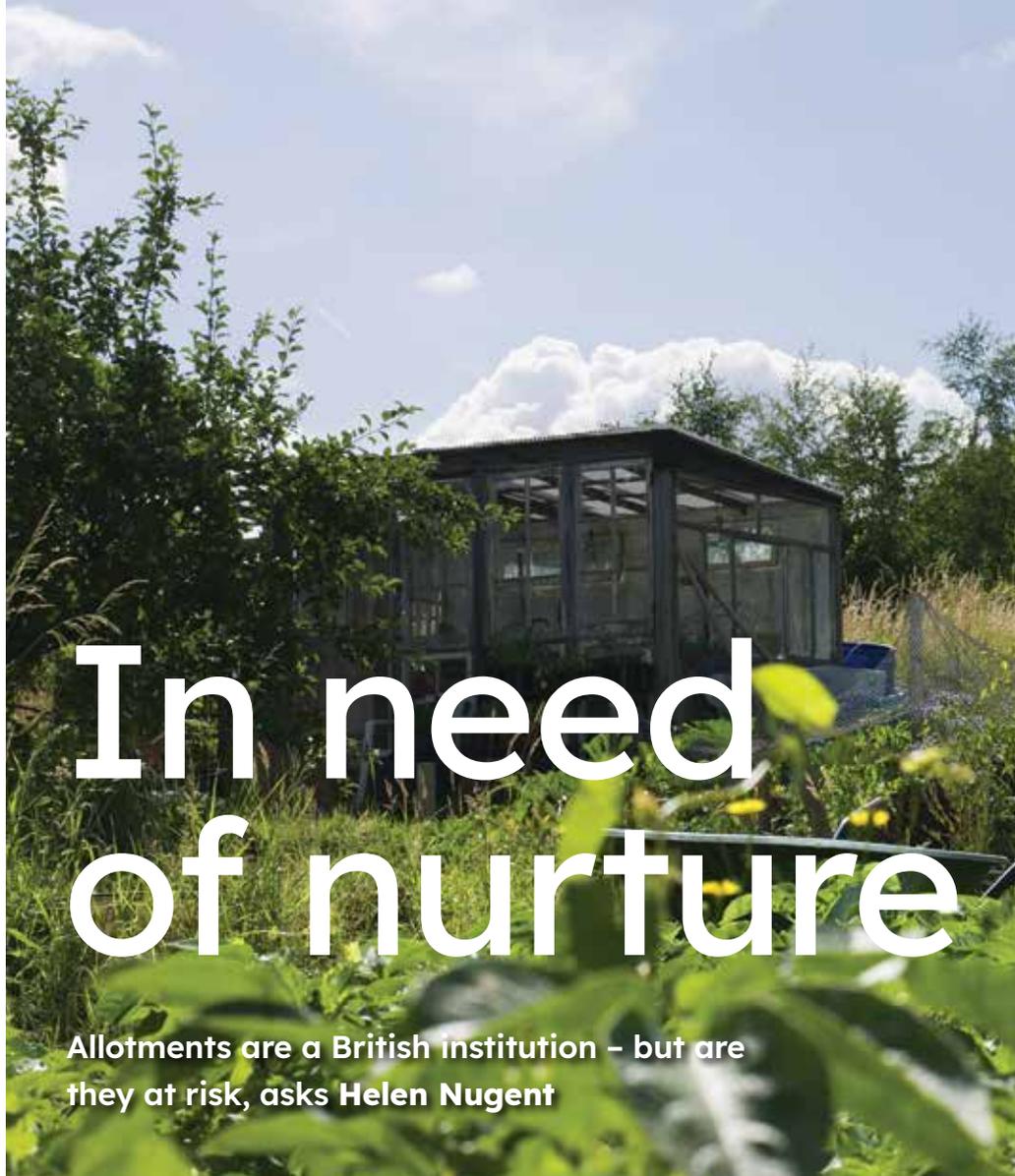
Long held appeal

The popularity of allotments peaked between the two world wars, but their origins can be traced back to enclosures in medieval England, with allotments as we know them dating back to the early Victorian era.

Today, there are an estimated 330,000 plots in the UK – but some two-thirds of allotment land has disappeared since the mid-20th century.

Now, these former bastions of British culture are back in vogue thanks in part to rising urbanisation. With more people living in flats or homes without gardens, allotments offer an enticing opportunity to grow your own, save money, live more sustainably, get some exercise and discover a lifestyle that prioritises wellbeing and good mental health.

However, if you live in an area where



In need of nurture

Allotments are a British institution – but are they at risk, asks Helen Nugent

demand significantly outstrips supply, you could be waiting some time. According to Freedom of Information requests to local councils (most allotments are run by local authorities), Portsmouth City Council has the highest number of residents on its allotment waiting list, followed by the City of Edinburgh, Bristol City Council, London Borough of Lewisham and Wakefield City Metropolitan District Council.

Regionally, south-east England reports the greatest demand for allotments, with more than 20,000 people waiting. As of May 2025, the average wait was four years, with some council areas, including Scotland and London, nearly double this.

Worth the wait

For many, it’s worth the wait, even if it can seem frustratingly long. Heidi Roberts is retired, but the 71-year-old continues to work as a food and travel content creator. She has two allotments, including one in St Albans. “I’ve had the allotment for more than 13 years,” she says.

“I was on the waiting list for about three years, but the list is

currently shorter. I also have a second plot in Ipswich, where I have a second home. I was on the list for about two years and got that plot in April 2025.

“Both plots are essential to grow food for the family, but are also spaces of tranquillity and peace. We eat lunch and make hot drinks at them – both plots have small cooking facilities in the sheds.

“We took the second allotment plot to teach my two teenage grandsons the value of growing your own food – and, of course, every moment they are there, they are not on their tech or phones.”

She adds: “We would be lost without our plots and our fresh fruit and vegetables. Every year is an unexpected treat.”

How much does it cost?

In general, local authorities charge between £30 and £90 a year, with an average fee of about £60. However, like the varying costs, allotment provision per person varies dramatically.

In September 2025, the *Guardian* reported that the north-east of England was Great Britain’s allotment heartland,





“The plots are essential to grow food, but are also spaces of tranquillity”

with Redcar and Cleveland Borough Council and County Durham the two councils with the highest space per person. Joint bottom of 350 local authorities were Kensington and Chelsea and the City of London, which have no allotments at all.

A spokesperson for the Local Government Association said: “Allotments play an important role in supporting community wellbeing, but it is natural for provision to vary across local authority areas due to differences in geography, population density and demand for land.

“Councils work hard to meet local needs and balance priorities but face significant financial and capacity pressures across all services. Despite these challenges, many councils continue to support and expand access to allotments where they can.”

Asked to comment on its lengthy allotment waiting list, Portsmouth City Council said the figure cited – 7,420 – was

too high as it referenced multiple site choices from people on more than one list; the true figure is 3,137.

A council spokesperson said: “We manage eight allotment sites in Portsmouth and one just outside the city, offering more than 1,700 individual plots. These are hugely popular and there’s increasing demand. Because we are an island city and one of the most densely populated parts of the country, there’s very little available green space to create new allotments.

“We know many people are unfortunately waiting for a plot and we’re doing what we can to ease the situation, including splitting large plots into smaller ones where possible. We employ a dedicated allotment officer who monitors all plots, and if any are underused or vacated, they are turned around quickly for a new tenant from the waiting list.”

What’s to be done?

National Allotment Society chairman Mike Farrell is concerned that councils don’t do enough to ensure adequate

allotment provision for residents. As part of National Allotments Week 2025, the society carried out a national survey to explore the experiences, benefits and challenges of allotment life. Among the findings – including the fact that almost a third of respondents were under the age of 59 – was that nearly one in five people had waited more than two years for a plot.

The society would like local authorities to commit to creating more allotments, ensure equitable access and include community gardens in urban planning. It recommends that legislation should be strengthened to protect allotment sites against development and ensure prompt allocation when demand arises.

Farrell says: “I have a strong belief that at some point in the not-too-distant future, maybe even as far as one generation, we will need allotments again, and we’ll be relying on people to grow food. It’s very short-sighted not to see that we have an asset in allotments and we depend on them. It’s food security.”

He reflects on the change in allotment demographics since he became involved in the sector 15 years ago. “Gone is the retired white-haired gentleman in a flat cap. It involves lots of young people now, especially couples with children who want to teach their children about growing... A lot of people from this generation were introduced to gardening and allotments by their grandparents.”

Nevertheless, allotments remain popular among pensioners. Farrell attributes this to them having available time, patience to sit on a waiting list, and often more concern about food and where it comes from.

“When I grew up, most of the food was either grown by my father or we got vegetables from the greengrocers and meat from the butchers. There were no supermarkets with mass-produced food, and stuff didn’t come from abroad. It was local and seasonal. So, I think that growing food is in our DNA.” 🌱

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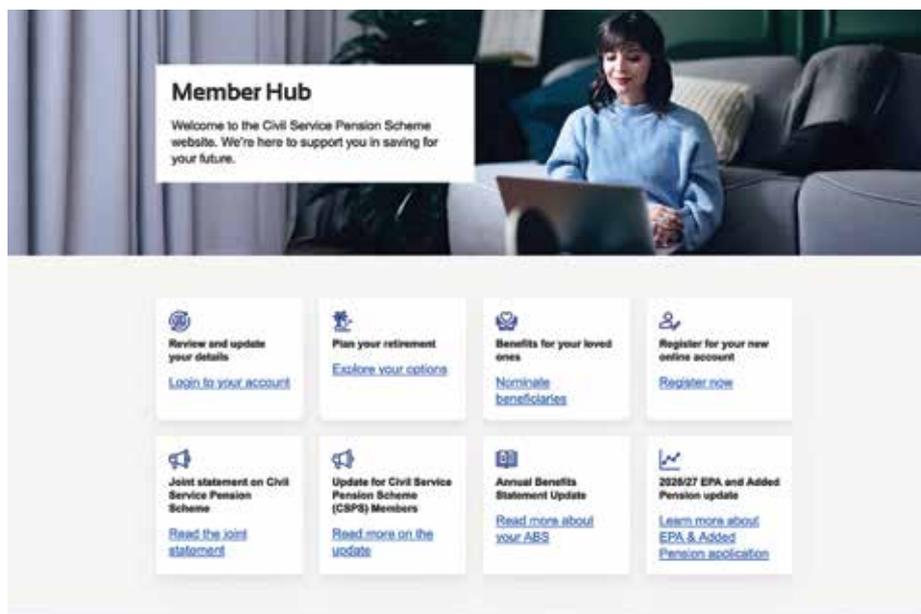
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Can't get no satisfaction



Pensions Manager David Luxton takes stock of the pensions administration handover to Capita



Early spring is a happy time for many as we shake off the winter blues and enjoy lighter evenings, flowers blooming and a 3.8% pension rise in April.

A highlight to look forward to this year was the planned tour of the Rolling Stones, still showing us there's active life in your 80s. Sadly, you can't always get what you want – the tour was cancelled due to Keith Richards, now 82, whose arthritis is affecting his hands and physical stamina. So it's all over now. A big disappointment, but despite that the band will be releasing a new album soon.

A much bigger disappointment in 2026 has been the transition of civil service pensions administration to Capita from 1 December 2025.

Announced in November 2023, we were assured by the Cabinet Office that the transition would be seamless. But the CSPA office has been inundated with complaints from members unable to log on to the new pension portal, reporting inaccurate data and tax code changes, yet no ability to email for help or get help from the contact centre, despite waiting on the telephone for up to five hours!

Others who had retired months earlier had been left with no income because their

Lessons from the pensions administration handover in 2014 have not been learnt

pensions had not been paid. This is not acceptable.

An added problem has been the long delays in finalising payments for the 130,000 retired scheme members already drawing their pension but affected by the McCloud 2015 remedy legal judgment and offered a choice of pension for the remedy period 2015-2022.

That work was stopped by MyCSP in October, as they decided to get off McCloud, and it had not initially been contracted over to Capita as the work was meant to have completed by March 2025.

The latest target

The Cabinet Office has said it aims to contact all members affected by the remedy who are already drawing their pension by March 2027.

Pension scheme members deserve better and should not have been left with the stress of delayed pension payments, unable to contact the administrator responsible. At the end of October 2025,

the Public Accounts Committee (PAC) published a report of its inquiry into the administration of the civil service pensions scheme, to which the CSPA had given evidence in June.

Capita had assured the PAC in July that it was “firmly on track to assume full administration of the scheme from 1 December 2025” with “enhanced innovative services for members for when the contract commences”. They had painted a rosy picture, but the MPs knew the facts and wanted to paint it black.

Asked how confident it was that “members would receive no disruption to service”, the Cabinet Office told the PAC: “It's believed Capita had underestimated the complexity of the transition and the length of time it would take to implement the technology... and was working with Capita to produce a new delivery plan with realistic dates.”

As for the Parliamentary inquiry, well it's all over now – but the impact of that shaky transition will not fade away.

This year's pledges

So here we are in March 2026. Capita has promised enhanced services and facilities from the pension portal from April. None of this will be any consolation to the thousands of retirees who have had their lives put on hold over the past few months due to delays in finalising pension payments, delays in sending out remedy choices, and an inability to contact the pension provider.

The lessons of the last time the pension administration transitioned to MyCSP in 2014 have not been learnt. Memories of that fiasco will not fade away. As ever, the devil is in the detail – but there is no sympathy for the devil.

On a brighter note, the 3.8% pension rise, payable from 13 April, is something to look forward to next month. Oh, and a new album from the Rolling Stones soon after. Proving that whatever the setbacks in retirement, pensioners can still produce good music and that wild horses, let alone arthritis, can't stop them. 🎵

• For access to the pension portal visit www.civilservicepensionscheme.org.uk

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Happy talking

Fran Suermond of u3a UK looks at how we can become happier

How will you mark the International Day of Happiness on 20 March? It's a day described as dedicated to recognising happiness as something we all deserve, at every stage of life.

If you're a member of u3a, which promotes activities and social interaction among people who have retired, you might tune in to a spot of laughter yoga.

Judith Walker runs an online laughter yoga group where members can take part from their own home. It's open to anyone who joins u3a and would like to start the day with a burst of positivity.

The group has been running for 11 years and is going from strength to strength. Judith (pictured) says: "A member of one of my laughter yoga groups once said 'It's the most fun possible in any u3a group!' And many others would agree. Laughter really is the best medicine.

"But we don't always know how to start. In laughter yoga there are no jokes, no comedy and no humour. No yoga mats, no funny postures, no standing on your head. Laughter releases endorphins, reduces stress and makes you feel great. But it's not just having a laugh. It's a gentle aerobic exercise, which improves your breathing and benefits your mental and physical health in so many ways."

u3a champions the idea that happiness and wellbeing matter as much as productivity. Through lifelong, informal learning and social links, u3a helps people find purpose, community and reasons to smile.

Our members come together to learn across a wide range of subjects and activities, from art and languages to science, walking and music. With more than 1,000 locations across the UK, each u3a is a welcoming space where members can try new things, rediscover old passions and enjoy learning purely for fun.

Retirement is often painted as endless relaxation, but for many it can also bring unexpected boredom, uncertainty or a sense of "what now?".

The good news? There are simple and proven ways to boost your wellbeing at any age. These five steps are widely recognised as the key to feeling happier and they fit perfectly with life at u3a.

1. Connect with other people

Friendship might sound simple, but strong connections make a huge difference.

In retirement, social circles can shrink, especially if friends are still working or you've moved to a new area. u3a offers

ready-made opportunities to meet like-minded people, share laughs and feel part of something again.

2. Keep moving

You don't need to run marathons to stay active. Walking, swimming, gardening, dancing or a gentle fitness group can boost your mood, mobility and confidence. Staying active helps maintain your independence and keeps the body and mind feeling good.

3. Learn something new

Learning doesn't stop when work does. In fact, it's one of the best ways to stay mentally sharp and socially connected. Whether it's a language, a craft or a completely new subject, learning for pleasure builds confidence and keeps curiosity alive.

4. Give to others

Helping out feels good and science agrees. Acts of generosity release feel-good endorphins, reduce stress and increase life satisfaction. u3a members give back by sharing their skills, supporting groups and helping their communities thrive.

5. Be present

Slowing down after years of structure can feel strange, but it's also a gift. Taking time to enjoy the moment – a conversation or a walk – can bring a deeper sense of contentment and appreciation for everyday joys.

If you love having fun, enjoy hands-on activities and want to be part of a friendly community, why not see what u3a has to offer? 





In Politics

Kim Leadbeater speaking during debate on assisted dying, November 2024

WESTMINSTER

by Jenny Sims

The Assisted Dying Bill's tortuous passage through parliament drags on. It is currently limping through the House of Lords' committee stage, where peers have been accused of filibustering.

Brought to the Commons as a Private Members' bill, if it does not complete all stages in the Lords by 24 April, the bill is set to fail. However, the Bill's sponsors, Lord Falconer and Kim Leadbeater MP, have said they have received legal advice that the Parliament Act can be used to bypass the Lords and enact the bill.

This has been welcomed by the Assisted Dying Coalition, including Humanists UK and My Death, My Decision, who said they hoped it would encourage the House of Lords "to stop filibustering, scrutinise the Bill, and respect the democratic will of the Commons".

If it becomes an act, it will "legalise assisted dying for terminally ill adults in England and Wales who have less than six months to live, subject to strict criteria and safeguards". Many of the amendments relate to the "safeguards and procedural requirements" of the bill, which call for:

- Two independent medical assessments (doctors confirm terminal prognosis, capacity and voluntariness)
- Reflection/waiting periods and oversight by an expert panel (lawyer, psychiatrist, social worker) instead of routine High Court sign-off now

- Only for mentally competent adults with a short prognosis
- Strong criminal penalties for coercion or abuse.

Hansard's 30 January report shows that in that session alone, 56 peers spoke on the amendments. By that date the number of amendments had beaten the previous record of the 2005-06 Companies Bill's 1,224 amendments at committee stage.

Lord Empey (Ulster Unionist Party) said: "I gently remind the Committee that this Private Members' bill is not normal, in so far as most Private Members' bills are five, six, seven or eight pages. This is 51 pages, with 59 clauses. It is a very different animal from what we are used to."

The Pension Schemes Bill aims to improve outcomes for private pension savers

He went on: "I think the amendments in this group have been tabled because, in many respects, this aspect of the process is deeply disturbing. We are talking about life and death here; we are talking about making assessments of a person making an application for an assisted death."

Critics have said several amendments are unworkable, repetitious and unnecessary.

Other key issues in this parliamentary session have included pensions and financial security. On 3 February the House of Lords resumed its detailed examination

in committee stage of the Pension Schemes Bill. The bill aims to implement government commitments to reform private pensions to improve outcomes for savers and encourage pension schemes to invest in the UK economy.

MPs considered several amendments: savers' tests for asset allocation exemptions; maximum penalties for failing mandatory requirements; fiduciary duty as overriding principle of pension governance; pension value protection for default arrangements; and encouraging new entrants into the pension scheme market.

Another pensions headline-grabber in January was the announcement that the government had reconsidered the case for compensation by Women Against State Pension Inequality (WASPI) and decided no compensation should be paid.

WASPI believes 3.6 million women born in the 1950s were not properly informed of the rise in their state pension age, which brought them in line with men. They took their case to the Ombudsman, who ruled in their favour and decided they were due compensation.

Video footage of the Commons chamber on 29 January shows empty rows of seats as work and pensions secretary Pat McFadden made the "no compensation" announcement. But although it might have been a quiet day in the House, on learning about the decision, angry WASPI women campaigners called it a "blatant injustice" and have warned they are "not going away!".

WELSH PARLIAMENT

By Martin Shipton

There needs to be greater awareness of the impact of sexual violence and abuse on older people, according to Older People's Commissioner for Wales Rhian Bowen-Davies, who convened a roundtable event attended by professionals with direct experience of working with such victims.

The report from the event states: **Rhian Bowen-Davies**

"Participants were clear that sexual violence or abuse is a multi-faceted issue and that those older people presenting to services often have wide-ranging and varied experiences.

"Some older people will have experienced sexual abuse many decades ago (in childhood, for example) and still live with the distress and trauma of their experiences.

"There is credible evidence to show that experiencing abuse in childhood increases the risk of abuse in later life, particularly in intimate relationships or care settings. Sexual abuse in childhood significantly disrupts feelings of trust and self-worth; it may normalise violence, making it harder for individuals to detach themselves from violent and abusive relationships in later adulthood.

"It is important to recognise that some older people may be living with the accumulated trauma of years of multiple



experiences of abuse, perpetrated by different abusers.

"For others, sexual violence or abuse may be more recent. Sexual violence or abuse can occur within any setting and the perpetrators may be intimate partners, family members, formal care staff, 'strangers' or other older people

(known as peer-on-peer abuse).

"Participants discussed the fact that addressing peer-on-peer abuse within residential or nursing homes (particularly if the people involved have dementia) is particularly difficult.

"It was clear that because of their circumstances (increased loneliness or social isolation, for example), some older people can be at a heightened risk of sexual violence or abuse.

For older people living with dementia, it was felt that this risk is especially high; there was a feeling that some perpetrators may specifically target those with memory issues, or who lack capacity, since it is often then very difficult to 'prove' that

Some older people can be at a heightened risk of sexual violence or abuse

abuse has taken place. Participants were clear that whether recent or non-recent, the impacts of sexual violence or abuse upon the life of an older person are significant and enduring."

It was also agreed that it could take an older person an extremely long time to disclose sexual violence or abuse. One participant talked about working with some older people who had lived with the impacts of their experiences for decades before disclosing to anyone. In some situations, an older person might only make a disclosure when he or she was at the end of life, wanting to relieve themselves of their emotional burden.

Participants made the point that many older people had lived in times where sex and sexual abuse were taboo subjects. It was clear that where these attitudes persisted, the challenges of disclosure were likely to be increased. It was accepted that many older people do not disclose sexual violence or abuse because of feelings of shame or embarrassment.

The fact that older people are older was also considered another barrier to disclosure. Participants spoke of the impacts of ageism, which often lead to assuming older people are not interested in sex and so could not therefore be victims of sexual violence or sexual abuse.

It was felt that many older people may not disclose their experiences of sexual violence or abuse for fear that they will not be believed. When older people are seen as asexual and therefore unlikely victims of sexual violence or abuse, the indicators of sexual violence or abuse are often overlooked or ignored.

Those who attended the event felt that practitioners often lack the confidence to respond effectively to older people's disclosures of sexual violence or abuse – this lack of confidence may also discourage practitioners from asking the 'right' questions. Participants felt that training in this area has not always been satisfactory, with sometimes an overly simplistic tick-box approach.

There was consensus among participants that training must be further developed to capture the nuances and complexities of older people's experiences of sexual violence and abuse, and that more resources and guides should be made available to support practitioners.

The challenges of working in this area were acknowledged, with a recognition of the risk of vicarious trauma.





Dumfries and Galloway
Royal Infirmary

SCOTTISH PARLIAMENT

By Christine McGiveron

In December, new figures showed the number of planned and performed operations in Scotland had reached its highest level since January 2020.

In the 12 months to October 2025, there were 297,014 operations planned – a 4.5% increase on the previous 12 months – while 271,328 operations were performed, a 4.6% increase. Both are the highest figures since before the pandemic and demonstrate the positive trajectory of the Scottish government’s plan to rebuild NHS capacity and reduce waiting times.

This is in addition to five consecutive months of reductions in long waits, with new outpatient waits of over a year reduced by 17.9% between April and October 2025. In the same period, the total 52-weeks-or-more waiting list for new inpatient/day-case procedures also fell by 26.1%.

Health secretary Neil Gray said: “These figures are more evidence we are turning a corner in the NHS and our plan is working. We are building real momentum in our efforts to recover NHS capacity and reduce waiting times for patients across Scotland. Our National Treatment Centres and our strategic investment in

NHS Scotland carried out 815 operations per day in October 2025

health boards are adding thousands of additional procedures for patients who need them, and we will continue to expand capacity. This government is determined to reduce long waiting times and while we know there is more to do, it is clear that our plan to drive improvements in the NHS is paying off.”

Despite continuing pressures on the system, NHS Scotland carried out 815 operations per day in October 2025, up from 731 in October 2024. Over the 12 months to October 2025, there were 743 operations carried out per day, up from 711 in the year ending October 2024.

Justice secretary Angela Constance chaired a resilience meeting to discuss the rising number of flu cases and the pressure on health services. She was joined by the health secretary, chief medical officer Professor Sir Gregor Smith and Public Health Scotland head of health protection (infection services) Jim McMenamin.

Flu cases rose by 24% in a week, with hospital admissions up 15%. Ministers heard of measures being taken to alleviate pressure on health and social care services and ensure they had enough resources. This included additional support to NHS24 and the Scottish Ambulance Service, as well as £20 million to support social care and front door pressures to improve flow.

Neil Gray convened a meeting of the Winter Pressures Oversight Group to ensure health and care services had the resources needed during peak demand.

He said: “We are taking a range of

measures to ensure our health service is as resilient as possible over the next few months – £20 million has been allocated for health board initiatives to increase social care capacity and relieve pressure on acute services.”

A report exploring how Scotland’s medical workforce might need to evolve over the next 15 to 20 years was published. The *Future Medical Workforce* report follows six months of engagement with the profession, with more than 2,000 doctors consulted through a national survey and 40 focus groups. The report emphasises that any plans for the future should take into consideration the importance of ensuring doctors feel valued and inspired by their profession and able to sustain fulfilling careers.

The health secretary said: “Our doctors are the backbone of our NHS and it is vital we plan to ensure we have the right workforce in place to meet Scotland’s healthcare needs in the decades ahead.

“I have been clear of the need to listen closely to doctors at every stage, and I am grateful for their honesty and insight, which is invaluable in shaping our next steps. The next phase of this project will turn these insights into action, working with the profession to deliver meaningful change that supports the medical workforce and improves care for patients across Scotland.”

On 18 December it was announced that patients at all GP practices in Scotland will benefit from a digital dermatology service designed to reduce waiting times and improve outcomes.

Since the national rollout in September, GPs have referred more than 12,000 patients. It is estimated that up to 130,000 dermatology referrals a year could be made this way, reducing demand on waiting lists by up to 50%.

GPs are now able to securely send images of a patient’s skin condition to dermatology specialists for analysis using a mobile device. An initial assessment of the condition is done digitally, then patients are offered a face-to-face appointment, directed to a more suitable service or given advice on managing their condition.

Around half of annual dermatology referrals are for suspected skin cancer, and the new service means that cancer can be ruled in or out more quickly – providing either earlier relief or diagnosis for patients.

NORTHERN IRELAND

By Tony McMullan

Since the last edition of *The Pensioner*, the Northern Ireland Assembly has not had any debates or policy developments on issues affecting older people, so this article looks at issues advanced by government departments and public bodies.

The Department for Communities (DfC) launched a consultation paper, *Disability and work: a strategy for Northern Ireland* – important given Scotland's ageing population. Health challenges and disabilities increase as people get older, and the number who are economically inactive for health reasons is higher in older age.

The strategy recognises and accepts past failures to include disabled people in the labour market compared with other areas of the UK. The DfC proposes collaboration with relevant stakeholders on future developments.

Older disabled workers represent the majority of disabled workers in Northern Ireland. According to the Office of the Commissioner for Older People (COPNI), in 2021 51.3% of disabled workers were older people, up from 45.3% in 2011. COPNI also estimates that by 2040 this will increase by a further 5.3%.

27.1% of workers with a disability are over 65, 18.2% are between 55 and 64



COPNI also identifies that 27.1% of workers with a disability are over 65 while 18.2% are between 55 and 64, so special attention must be given to their needs.

In its response to the consultation, COPNI felt the draft strategy did not pay enough attention to the needs of older disabled people; there is no targeted analysis of older disabled people's issues.

The Centre for Ageing Better indicates that older people often temporarily leave the labour market due to short-term illness, caring for others or redundancy, and they need support to return to work.

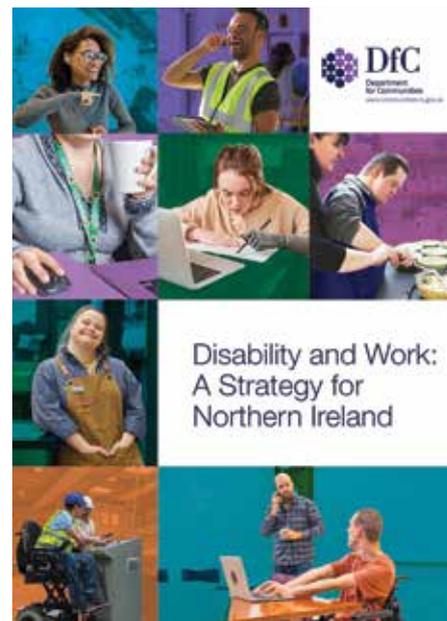
Like COPNI, CSPA NI welcomes the draft strategy but believes it could go further to advance the needs, aspirations and challenges older people, and particularly disabled older people, face.

Separately, the Probation Board for Northern Ireland has issued for consultation its draft corporate plan.

Given the increasing trend of domestic violence against older people, the work of the Probation Board is important to older people, particularly in its aim of "changing lives for safer communities".

The draft strategy's vision of "reducing reoffending by tackling the root causes of offending behaviour" is to be welcomed. We in CSPA NI join with the Probation Board to strive for safer communities and reduce the fear many older people have.

Strengthening their sense of security is important. Many older people's fears come from living alone, media reports of attacks or even past personal experiences.



It can lead to social isolation and reduced engagement with others, affecting their confidence and independence. As society grows older, resources must be shifted to deal with priorities for older people. Feeling and being safe is critical to older people in Northern Ireland.

Finally, we turn to the Northern Ireland Housing Executive (NIHE) draft *Supporting People Strategic Intent 2026-2031*. With a growing elderly population, Northern Ireland needs to ensure its infrastructure is suitable for their needs, but the evidence is that it is not keeping up with societal trends.

Housing, transport and community spaces were not designed to support mobility, accessibility and independence in later life. The NIHE must ensure that services meet older people's needs.

In social housing, better insulation is needed, particularly for pensioners experiencing fuel poverty.

The NIHE is also responsible for home adaptations in the social and private housing markets. Older properties may not be suitable for older people, with a lack of wider doorways, ramps and walk-in showers causing significant problems.

In its report, COPNI said older people with reduced mobility are often forced into residential care due to excessive delays in making home adaptations.

CSPA NI welcomes NIHE commitments to provide services to older people so that they can live independently in their own homes. The draft consultation does not, however, set out clearly enough how the NIHE will deliver on its commitments at a time when its budget is being squeezed.

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An umbrella for civil servants

Jess Harrison on how you can help others through giving a legacy

The Charity for Civil Servants supports current, former and retired civil servants through tough times in their lives. From mental health struggles and financial assistance to relationship issues, getting through grief and coping with disability, we're here to help people stay strong, whatever life brings.

For generations, civil servants have dedicated their working lives to serving others. The Charity for Civil Servants exists to make sure that same care is there for them and their families throughout life.

We couldn't do this without the generosity of our supporters and an amazing way you can help is through a gift in your will. When the time is right for you to write or update your will, you could consider leaving us a gift. It's a way to give to the civil service community without it costing you anything in your lifetime.

You can be like Gill (pictured), who left us a gift. Gill joined the civil service in 1975, where she met her husband Dave and made life-long friends with Elaine and Steve. She became godmother to their daughter, Hannah, also a civil servant.

After a lifetime of public service and making a difference to others, Gill retired but sadly, a year later, she died.

Gill's god-daughter, Hannah, said: "Before she died, she said she wanted to leave a gift to the Charity for Civil Servants... She liked the idea of helping her colleagues through tough times, the people she had grown to call friends..."

"Being a civil servant myself, I understand how important it is to look after each other. Like Gill and my parents, I chose to be a civil servant because I wanted to make a difference. Gill has chosen to continue to do this even in death and I'm proud to help her."

When it comes to including the charities



you care about in your will, there can be a lot to consider. Here are some common questions to think about when considering leaving a gift in your will to the Charity for Civil Servants.

Will my gift really make a difference?

Your gift creates a lasting legacy, positively affecting people for years to come. It's a helping hand to your civil service community that extends well after your lifetime. No matter the size, every penny counts towards the financial, emotional and practical support we give.

I already have a will, can I change it?

Wills can and should be updated and amended as your life and circumstances change. Checking your will is up to date will ensure it reflects your current wishes and intentions. Gifts to charity can be added, amended or removed in an update.

Will my loved ones be missing out if I leave a gift to charity in my will?

Family and friends always come first, so after taking care of your loved ones, any gift in your will can help provide an umbrella of support.

What type of gift can I leave?

You can leave three types of gifts:

- A percentage of your estate
- A set amount of money

- A specific object, asset or property. Most people choose to leave a percentage of whatever is left of their estate, ensuring your loved ones are looked after, and your gift will keep pace with inflation.

Can I reduce inheritance tax by leaving a gift to charity?

Making a charitable donation may help reduce the amount of inheritance tax payable where the value of an estate exceeds the nil rate band.

A gift to charity is free from inheritance tax and if you leave 10% or more of your net estate to charity, then the total amount you pay reduces from 40% to 36%. If you think this may apply to you, visit gov.uk for more information.

Should I inform you if I've left you a gift in my will?

Not if you don't want to. It's up to you whether you choose to tell a charity you've left a gift in your will. But if you have left us a gift, and feel comfortable telling us, we'd love to thank you and keep in touch about the work we do. Any information you share with us will be treated with confidentiality.

If this has interested you, please visit our website to find out more and get in touch via hello@cfcs.org.uk or call 0800 056 2424. Please note, the Charity for Civil Servants is unable to offer legal or financial advice and would always recommend seeking independent legal advice when making your will. [P](#)

**CHARITY
FOR CIVIL
SERVANTS**

• Jess Harrison is legacy marketing manager for the Charity for Civil Servants

CareCo

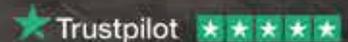
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Stevenage, Roebuck Retail Park SG1 1XZ

LONDON & SOUTH EAST

Camberley, 52 London Road GU17 0AA
Canterbury, Simmonds Road CT1 3RH
Croydon, 230 Thornton Road CR0 3EU
Hayes, Hayes Road UB2 5BE
Maidstone, 48 Upper Stone St ME15 6HA
Milton Keynes, Erica Road MK12 6HS
Oxford, Horspath Industrial Estate OX4 2TZ
Romford, Gallows Corner RM3 0BX

MIDLANDS

Brierley Hill, Dudley Road DY5 1HR
Coventry, Swallow Road CV6 4QY

Leicester, St Georges Way LE1 1SH
Lincoln, Bishops Trade Park LN2 4JZ
Nottingham, Castle Park NG2 1AH
Stoke, Tunstall Trade Park ST6 4SE

NORTH

Chester, 9a Bumper's Lane, Sealand
Industrial Estate CH1 4LT
Hull, Anlaby Trade Park HU10 6RJ
Leeds, Spence Lane LS12 1EF
Newcastle, Blaydon Trade Park NE21 5TR
Preston, 74-76 Blackpool Road PR2 6NY
Sheffield, Unit 3 Burton Street S6 2HH
Warrington, Gemini Trade Park WA5 7YF
York, Unit 5, Martree Business Park YO30 4AB

SOUTH COAST

Bournemouth, Vulcan Way BH21 7PT
Brighton, 75 Upper Brighton Rd BN15 0JQ
Eastbourne, Hillier Garden Cntr BN24 5BS
Southampton, Romsey Road SO16 9GJ

SOUTH WEST

Bristol, Taurus Road, Patchway BS34 6FB
Cheltenham, Kingsditch R11 Park GL51 9LX
Exeter, Bridford Rd EX2 8QX
Plymouth, Unit 2, Cot Hill Close PL7 1SR

SCOTLAND

Glasgow, 324 Battlefield Road G42 9JD

WALES

Cardiff, Hadfield Road CF11 8AQ

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* PLEASE NOTE: Prices exclude VAT and are available to those with a long term medical condition. Offers end 31st March 2026.



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All eyes on May

Matthew Boyd looks ahead to challenges for all parties

Political attention since the start of 2026 has increasingly focused on a single date, Thursday 7 May, for council and mayoral contests across much of England, and elections to the Scottish parliament and the Senedd in Wales.

They represent the most extensive electoral test since the Labour Party entered government in July 2024. They will be a measure not just of parties' fortunes, but also of confidence in how the state is functioning at local and devolved level.

In England, the picture is complex. Of the 136 local elections due in May, 29 will be postponed until 2027 as part of a local government reorganisation programme. Local government secretary Steve Reed told MPs the delays were necessary to support the transition away from two-tier government and avoid the cost of electing councils due to be abolished.

The decision has prompted criticism and concern. Besides criticism from those who stood to gain from discontent with Labour,

Delays, reorganisation and timetables have created a fragile democratic moment

the Electoral Commission has warned that repeated postponements risk damaging public confidence in democracy.

While most elections will be held, delays, reorganisation and uneven timetables have created a fragile democratic moment, increasing the likelihood that voters judge outcomes rather than institutional arrangements – and that local leaders inherit mandates that are politically contested from the outset.

London votes

Greater London illustrates these pressures clearly. There will be elections in all 32 boroughs, with more than 1,800 councillors and five directly elected mayors up for election. Whoever takes control will inherit stretched finances after a decade of falling central funding and rising demand, alongside limited fiscal headroom and rising expectations from residents.

The capital also reflects a fragmented

and fluid political landscape. Labour is defending its strong 2022 performance, while the Conservatives seek stability after successive setbacks. The Liberal Democrats and Greens aim to consolidate recent gains, while Reform UK continues to test the established parties' vote, particularly in outer boroughs.

The latter's challenge has been sharpened by high-profile defections from the Tory benches in Parliament that have given the party greater visibility and momentum while complicating assumptions about voting behaviour.

Policy priorities

Broad policy pressures underpinning these contests extend beyond England. Social care remains high on the Westminster agenda, but responsibility for delivery sits largely with councils and devolved governments, placing local leadership at the centre of voter experience.

Transport is similar: funding is national, but reliability, coverage and affordability are felt locally and immediately, making it a persistent local issue.

In Scotland, the parliamentary election will determine whether the Scottish National Party secures a fifth consecutive term. For First Minister John Swinney, it is a defence of nearly two decades in power and a test of whether voters continue to trust the party on public service delivery.

In Wales, the Senedd election coincides with the most substantial institutional reform since devolution, raising concerns about voter awareness and turnout amid a more competitive political landscape for Welsh Labour. With both Plaid Cymru and Reform expected to perform well, Labour faces an unprecedented threat in what was traditionally a bastion for the party.

Across all three nations, these elections unfold against volatility at Westminster. Recent polling analysis by Professor Richard Rose suggests Labour has slipped into third place nationally behind Reform and the Conservatives.

For older people's organisations including Later Life Ambitions, the significance of the elections lies less in campaign rhetoric than in where

responsibility sits once votes are counted. Many pressures shaping later life are mediated through local and devolved institutions, even when policy is set nationally.

LLA continues its engagement work and is developing a member toolkit to support informed discussion with candidates and decision-makers.

As the election cycle accelerates, attention will focus not only on results but on how they are achieved. Turnout, delayed polls and uneven timetables will shape judgements about legitimacy and authority. Council chambers, Holyrood and the Senedd may feel distant from Whitehall, but the signals they send this spring – about trust, delivery and public consent – will shape the political weather well beyond May. 

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

Why it matters

- 1. Decisions are increasingly local.** Social care, transport, council tax and emergency financial support are shaped primarily by councils and devolved governments, even where policy intent is set nationally.
- 2. Governance affects delivery.** Reorganisation and delayed elections raise questions about accountability and continuity at a time when services are under acute strain.
- 3. Engagement now shapes outcomes later.** New administrations formed after May will quickly set priorities, budgets and implementation approaches, often within their first 100 days.

Review of the CSPA's legal structure and its status

By CSPA General Secretary **Sally Tsoukaris**, National Treasurer **Mike Sparham** and **Bernard Seymour** from Affinity Resolutions

The CSPA is an unincorporated association, owned and run by its members, with 34 active groups in England and Wales and two autonomous branches in Northern Ireland and Scotland.

The organisation has a written constitution that can only be varied by the Annual General Meeting (AGM), and the two branches, and some groups, also have their own constitutions.

Associations are easy to set up – all that is needed is for the members to agree – and there is flexibility in terms of how they operate, with few

Many similar membership organisations have already gone down this route

legal requirements. Unincorporated organisations do not have to file accounts or other information with Companies House or any other regulatory bodies.

However, there are also some downsides. As unincorporated organisations have no legal identity of their own, they do not 'exist'. All contractual and financial undertakings, such as the lease of premises and equipment, must be taken on by the trustees in their personal capacities.

Although, as an association, we can (and do) have insurances to cover any liabilities, this is not always a failsafe, and our exposure to risk in the event of penalties or claims against the association is technically unlimited.

The CSPA Executive Council (EC) has been reviewing the CSPA's status in recent

years, with the benefit of some training, and the 2025 Annual General Meeting supported the EC's request to consult members on our status and alternatives.

The most obvious alternative would be for the CSPA to incorporate and become a company limited by guarantee. In practice, this should change very little for ordinary CSPA members, and many similar membership organisations have already gone down this route. But the EC is keen to consult all members to glean their views on our current status and the case for incorporating before any decisions are made on the next steps to be taken.

We hope that the FAQs below will provide you with more information, and we are asking as many members as possible to complete our member survey, either online or on page 29.



Q Why would we change now when the CSPA has existed for over 70 years?

A The CSPA could continue as it is, but it has no legal status and office holders are exposed to potential financial risk should legal action be taken and the CSPA is unable to meet its liabilities.

Q Why consider changing the CSPA's status now?

A The CSPA is financially stable at present, so now is the right time to change status to remove that risk.

Q What would incorporation mean?

A The CSPA would become a private company limited by guarantee (CLG), registered at Companies House. The present unincorporated association would be wound up and its assets transferred to the new company.

Q What is a company limited by guarantee?

A It is a private company with no shareholders. Its members are the guarantors but, in the event of liquidation, the maximum potential liability of each member is only £1. The company must hold an AGM and is run by a Board of Directors.

Q What are the advantages of incorporating?

A It would provide a legal identity and protections. As such, the CSPA could enter contracts with suppliers (which currently has to be done by the Trustees or officers, who are personally liable). It removes the potential unlimited financial risk to Trustees and officers.

Q What are the disadvantages of incorporation?

A Additional legal requirements would change the way the CSPA operates in a few ways. There would be an additional ongoing accountancy cost (around £500 per annum) so the accounts can be prepared and filed at Companies House.

Q Why does insurance not cover all the financial risks?

A The CSPA does have comprehensive insurance cover, but there is no guarantee that insurance claims will be met and there are exceptions and limits.

Q How would the CSPA function as a CLG?

A It would function pretty much as it does now, with an AGM, local groups and branches.

Q Would there be any changes at national level?

A Yes. The Executive Council would become the Board of Directors; the company would need to have Articles of Association; and there may need to be some rule changes to comply with company law. The annual statement of accounts will need to be prepared differently to comply with company law and the balance sheet would need to reflect the fact that group assets are held in trust.

Q Would changes be required to the appointment of officers or to elections to posts on the Executive Council, group and branch committees?

A No, elections will continue as now, but the Executive Council would become the Board of Directors if the CSPA were to be incorporated.

Q Would there be a need to appoint a CEO or Company Secretary and would this mean higher pay and bonuses?

A No, there is no need to change or appoint new officers. Members of the Executive Council/Board of Directors will remain unpaid, as now. Staff pay will continue to be decided by the Executive Council/Board of Directors, as it is now.

Q Would there be any changes for branches (Northern Ireland and Scotland)?

A The detail is to be worked through with the branches but the intention is that branches will retain their present autonomy and changes would be limited to only those that are legally necessary.

Q Would there be any changes for groups (in England and Wales)?

A No. Groups would continue to operate as they do now, with their own constitutions and freedom to decide their own activities.

Q Would there be any changes for members?

A No, there will be no changes in membership services or representation, and the level of subscriptions would still be determined at AGMs.

Q Would there be any changes in the CSPA's ethos/culture?

A No. The CSPA would continue as a not-for-profit, member-led, campaigning organisation, representing the interests of its members.

Q If the EC and the AGM approve incorporation, what happens then?

A The company and the associated Articles of Association would be registered at Companies House. A Transfer of Assets document would then be drafted and a meeting held to 'wind up' the unincorporated association and agree the transfer of assets to the new company.

Q What is the cost and can it be afforded?

A The total estimated cost, including the cost of advisers and legal advice, is around £30,000. The CSPA has a separate fund for one-off projects, held in an interest account. That fund currently has £169,000 and the cost would be drawn from it, in line with the Reserves Policy.

Q What happens if incorporation is not approved?

A Nothing, and the CSPA will continue as an unincorporated association, as now.

Q Have similar campaigning organisations taken this step?

A Yes, our two partners in Later Life Ambitions, the National Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP), are both CLGs. Other campaigning organisations, such as Liberty and Amnesty International, are also CLGs.



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Member survey on CSPA status: have your say

The Civil Service Pensioners' Alliance (CSPA) is inviting you to share your views on the CSPA's legal status. The CSPA is a member-led, not for profit, membership association and as such has no legal status as an entity in its own right. The article and

FAQs about this are on pages 26 to 27. This brief survey offers you the chance to help us ensure that the CSPA has a sustainable future. It should not take more than a few minutes to complete, but your feedback is invaluable in guiding our next steps.

SECTION 1: ABOUT YOU

1. Are you a member of a local CSPA group or branch?

- Yes
 No

2. Are you an elected member of the CSPA Executive Council or a CSPA group or branch committee?

- Yes
 No

SECTION 2: CSPA STATUS

1. Are you aware that the CSPA is an unincorporated association?

- Yes
 No

2. Are you concerned about any of the following things:

a) Whether our status might deter CSPA members from standing for leadership positions within the organisation?

- Yes
 No

b) Many other, similar membership organisations are incorporated, but the CSPA isn't?

- Yes
 No

c) Anything else? Please summarise briefly below:

3. Do you think the CSPA should consider becoming incorporated?

- Yes
 No

Please briefly tell us why:

4. Are you a member of any other organisations that have changed their status in recent years?

- Yes
 No

Please briefly tell us why:

Please tear out this page, complete the survey, and post it to us at the Freepost address shown here, no later than **Friday 27 March 2026**. Joint members may return two copies if they wish to provide separate feedback. Alternatively, check your email inbox for an email from us containing a link to the online survey. If you have not received an email and would like to,

please get in touch with us by telephone (020 8688 8418) or email (enquiries@cspa.co.uk).

Postal address:
FREEPOST RUHB-AGAL-SSUA, Civil Service Pensioners' Alliance, 160 Falcon Road, London SW11 2LN

In Your Area



NORTH WEST REGION

Non-active groups

Dear colleagues, you may be aware that I have made two unsuccessful attempts to restart your groups and it is clear to me that there is not the enthusiasm to try again.

However, some of you may be aware that I produce a monthly newsletter, which together with the latest group circulars, I send to members who have provided me with their emails. This is an invitation to those who would fall into the group remit of Blackpool & Fylde, Cumbria, East Lancs, Morecambe Bay and Preston & Chorley who currently are not receiving the monthly newsletter, together with the latest group circulars – please email me at h_brett@sky.com. If they would like to receive the newsletter, I will happily add them to the list.

Manchester & District

The next meeting will take place on Wednesday 18 March, which will be the AGM. Anyone interested in standing for any of the officer posts or for the committee, please let me know either by email or by phone.

There will be a further meeting on 17 June, when we will be discussing conference motions for 2026. All meetings take place at the Methodist Hall, Oldham Street, Manchester, commencing at 11am and finishing at 1pm. Everyone is welcome, just turn up and you will be made to feel very welcome.

We also have a social lunch at the Old Rectory in Stockport every three months. The next three lunch meetings are on Thursday 5 March, Thursday 4 June and Thursday 2 September, all commencing at 12 noon. Everyone from the Greater



Overlooking Buttermere, Cumbria

If you would like to receive our newsletters, please send your email

Manchester Group is welcome.

A regional meeting will be held in April this year. Further information will be provided in the next newsletter. It will take place on Thursday 23 April at the Methodist Hall, Oldham Street, Manchester, commencing at 11am.

The meeting will be discussing the proposal that would move us to incorporation from our current status (see page 26 of this edition of *The Pensioner* for details).

Thank you very much for all the kind donations, which allow the group to function effectively, and we ask for donations again this year. We also run a monthly 200 Club (£12 per year), commencing in March each year. Anyone who wishes further information should contact me. Full details appeared in the January newsletter.

Regional Representative: Harry Brett
Email: h_brett@sky.com
Tel: 07999 874864

Liverpool & District

The next three meetings are Monday 2 March (AGM), Monday 1 June and Monday 28 September. Meetings are held at Lime Street Central, Lime Street, Liverpool, commencing at 12.15pm. The regional meeting will be held this year in April. Full details will appear in the next newsletter.

We are again asking for donations to help run the local group. It allows us to pay any expenses such as travelling costs for your committee or room hire if necessary.

We are also starting a 200 Club in which members contribute £12 for the year, with a first prize of 50% of total donations and a second prize of 25% of donations, with 25% going to group funds. If you would like to donate and/or join the 200 Club, you can send me a cheque at 46 Severn Way, Holmes Chapel, Crewe, CW4 8FT or direct to our bank – sort code 16-12-11, account number 10177528, Manchester & District Group CSPA.

Regional Representative: Harry Brett
Email: h_brett@sky.com
Tel: 07999 874864

GREATER LONDON REGION

South London

Our recently expanded group saw a steady increase in members attending meetings in 2025, the year ending with a very enjoyable Christmas get-together.

For 2026, we will continue to hold meetings on the second Tuesday of each month at Ruskin House, Coombe Road, Croydon CR0 1BD. These will be supplemented by occasional meetings at outlying venues – Wednesday 4 February at Cuppa' Chai, 112 High Street, Bromley, BR1 1HG and Wednesday 18 March at



Thames at Twickenham

Dolce Dessert & Café, Unit 1, Adenmore Road, Catford SE6 4FD, both at 11am.

At our meetings, discussion of the CSPA and pensioner issues is followed by a speaker. Illustrated talks in 2026 will cover bats, the history of London transport, the David Lean Cinema, Cancer Research UK, English churches and 'great mysteries'.

The group AGM will be on 14 April at Ruskin House (see above for full address) starting at 11am and followed by lunch at a local restaurant. The editor of *The Pensioner* will be our guest speaker.

Secretary: John Hickey, 244 Demesne Road, Wallington, Surrey SM6 8EL
Tel: 020 8773 0496
Email: johnphickey1954@gmail.com

Twickenham & District

We meet on the second Friday of selected months in the parish hall of St Mary with St Alban Church, Langham Road, Teddington, from 11am to 1pm. The 281, 285 and R68

buses stop here. Langham Road is off the High Street at this point. The meeting room, the Mina Hogan room on the ground floor, is accessed by the wheelchair ramp on the side of the building. Tea and coffee will be available. Dates for 2026 are:

- Friday 13 March: AGM
- Friday 12 June: Lionel Beer on the Necropolis Railway
- Friday 11 September: Silvertime Legal on 'Tax, Care and the New Guy'
- Friday 11 December, to be arranged.

On Thursday 16 April at 11am there will be a coffee morning at Squires Garden Centre, Twickenham. No need to book, just come along.

There will be a spring lunch on Thursday 14 May at 12.30 pm at the Alexander Pope in Twickenham. For further details, please contact Lionel Beer on 0208 979 3148.

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

MIDLANDS REGION

Gloucestershire

We start 2026 with the news that we welcomed five new members and after a retirement event at a large department in Cheltenham, the potential for more.

At the event nearly all the people we spoke to said they had heard of the CSPA, which is encouraging – it seems new and forthcoming retirees are being told about the CSPA in their retirement letters.

The next meeting will be on 19 March for our AGM, when General Secretary Sally Tsoukaris will be the speaker. We need nominations for the committee and we do really need younger nominees. The present committee does a very good job but some have been doing it for more than 20 years. So please consider if you could join the committee and keep the group flourishing.

On 21 May, the meeting is a talk by the fire service on safety at home. Times have changed and we now have much more electronic equipment plugged in 24 hours a day and many have lithium batteries, which could catch fire. Hopefully the fire service will reassure us and advise on using them.

On 10 September, we will be mandating our delegate on how to vote at the AGM.

The speaker will be Nicola Potter, talking about vintage transport in Gloucestershire.

The last meeting of the year, 3 December, will be Ian Boskett on the Great Train Robbery of 1963, which has an almost alarming number of connections with Cheltenham and Gloucester.

Meetings are at the Civil Service Sports Club, Tewkesbury Road, Cheltenham GL51 9SL at 10am for 10.30am.

Alastair Goldie Tel: 0779 634 1104
Email: cspaglos@gmail.com

Leicestershire & Rutland

We meet quarterly at the Royal British Legion Club, 4a Wigston Road, Oadby, Leicester LE2 5QA at 1.30pm for a 2pm start. Our meeting in January included guest speaker Geoff Harris, Fellow of the National Association of Toastmasters, who gave an entertaining talk about eccentric British laws, folklore and customs. There are laws still extant that are more than

We enjoyed an entertaining talk by Geoff Harris about eccentric British laws

1,000 years old, he told us. For example, a requirement remains for a curfew in London and that the curfew bell is rung in two locations at 9pm every evening. Other laws include an act that makes it illegal to be drunk and in charge of a cow.

Many ancient laws relate to national security, when ancient rivalries made Scotland and Wales among England's greatest foes. Thus, it became legal in York to shoot a Scotsman with a bow and arrow.

Newsletter 46 will be published this spring. If you live in the group area but have not received our newsletters, please contact me so I can check your contact preferences are correctly recorded.

New and long established members are always welcome at meetings. We are a relaxed and friendly group and will be very pleased to see you. The next meeting is our AGM on Wednesday 15 April in which we will choose our committee for the coming year.

If you'd like more information about our group and meetings, please get in touch using the contact details below.

Secretary: Kevin Billson
Email kevinbillson@ntlworld.com
Tel: 07827 320 413

WALES

I am writing to you as, in the absence of a Regional Representative for Wales, I have agreed to undertake the role to represent you and keep you informed of the work being done by the CSPA on your behalf.

I am Harry Brett, Regional Representative for the North West. I will carry on my duties for the North West and combine them with looking after Wales.

Initially I will do this in two ways. First, I invite you to receive my monthly newsletter, which I currently send to members of non-active groups in the North West (more than 300 members receive the newsletter).

Along with the newsletters, I also send out group circulars, which are issued by HQ and sent to groups for distribution to members. If you would like to receive the newsletter and the group circulars, please email me.

In addition, I intend to arrange meetings in South Wales (Cardiff – plus any other areas suggested) in April and September.

I will of course be attempting to restart the group and if that is successful I will



Cardiff Castle

The plan is to hold meetings in Cardiff in April and September

leave the management of the group to yourselves, but attend as your Regional Representative. This also goes for the North Wales Group, which is currently active.

Also, if there is anyone who would like to take on the role as the Regional Representative for Wales, then please let me know and I will happily stand aside, although I would be happy to continue offering support to that person.

Regional Representative: Harry Brett
Email: h_brett@sky.com
Tel: 07999 874864

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- ✓ 30-day risk-free trial and 5-year warranty

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SCOTLAND BRANCH

Members meetings will now be held in the Maldron Hotel, 50 Renfrew Street, Glasgow G2 3BW. We apologise this could not be announced before the first meeting of 2026 on 5 February. This was due to the previous venue informing branch officers of alterations to the booking arrangements for the room hire.

We hope members will agree the Maldron is more convenient for public transport. Meetings will continue to be held on the first Thursday of February, May, September and November at 1:30pm.

This year's branch AGM will also be in the Maldron on Thursday 16 April. It is hoped a new chair will be appointed and other branch officers will remain in post.

Membership matters

For any updates, such as a change of address, please email me, Michael Kirby, at Michael.Kirby@cspa.co.uk or call 07969 405263. Branch newsletters have helped keep members informed, especially those 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 check eligibility.

Free legal advice services

This service is by Scottish solicitors for Scottish CSPA members. For details, email Thompsons Solicitors at advicecentre@thompsons-scotland.co.uk or call 0800 801 299. Consultation is for a maximum of 30 minutes and members must provide their membership number. Please contact Michael Kirby to verify your number.

Special notice

Apologies to any Scotland Branch members who have not received copies of *The Pensioner* magazine or branch newsletters. If you know of anyone still not receiving these, please ask them to contact head office on 020 8688 8418 to report it, giving your name, address and, if known, membership number.

Scotland groups

All previously known groups in Scotland are now closed. Should any members wish to enquire about creating a group, please contact Branch Administrator Christine McGiveron at 12 Benmore, Prestwick Ayrshire KA9 2LS Tel: 01292 891033 Email: Christine.McGiveron@cspa.co.uk.



NORTHERN IRELAND BRANCH

New website

Much work had been done to update the branch website, which was launched in January. The website covers all branch news, campaigning activities, exclusive offers to members, branch committee details and the history of the branch. It will be regularly updated with news and general interest stories.

CSPA NI AGM

This year's AGM will be on Wednesday 22 April in the Presbyterian Building, Fisherwick Place, Belfast BT1 6DW at 2pm, with a hot lunch from 1pm. Former Northern Ireland Justice Minister and Chair of the Northern Ireland Assembly All Party Group on Older People Claire Sugden MLA and the CSPA's Deputy General Secretary will be keynote speakers. It would be great to see you.

Civil service pension rise

In November, the Chancellor confirmed the civil service pension for 'Home' civil servants will rise by 3.8% on 6 April. Members of the Northern Ireland civil service pension scheme have seen similar rises to the Home scheme for some time, but it is not automatic. CSPA NI has written to Civil Service Pensions Branch seeking assurance the link will be maintained. We will keep members updated. A 3.8% increase would be welcomed as the award in 2025 was a disappointing 1.7%. The state pension also rises by 4.8% in April.

Much work has been done to update the CSPA NI website

Branch newsletter

Issue 7 of the newsletter was sent to members in December. The lead story was on the shocking rise of domestic abuse on older people, with details of who to contact if you are affected. The next newsletter will be sent out in April.

Specsavers offer

Since the Winter issue of *The Pensioner* a further 25 Specsavers vouchers have been requested. This saves members £20 when buying glasses in the £99+ range. Since we negotiated the offer, 352 vouchers have been issued, saving members £7,040! If you or your family or friends require a voucher, contact tony.mcmullan@outlook.com.

Warm homes discount scheme

The branch continues to push the Department for Communities to implement a scheme in Northern Ireland similar to that in Great Britain for a warm homes discount.

CSPA special meeting

At the 2025 national AGM a motion was carried enabling the Executive Council to investigate the costs, risks and benefits of the CSPA becoming a company limited by guarantee or a charitable incorporated organisation. As part of this, the EC has organised branch and group meetings in England, Scotland, Wales and Northern Ireland. But we felt a special meeting should be held in addition to the branch AGM. This will be held on Tuesday 14 April at 11am in Room 15, NIPSA HQ, 54 Wellington Park, Belfast BT9 6DP.

- For more on the CSPA's incorporation proposals, see page 26

Your member benefits

As part of your CSPA membership, you get access to a range of membership benefits, one of which is this magazine. Here is a quick snapshot of the most popular, but to see the full range visit the members' area of the website members.cspa.co.uk



• Help and support with your pension

Our pensioner case worker can help if members have problems with their civil service or related occupational pensions.

How to claim: email enquiries@cspa.co.uk with a brief outline of your query and your membership ID.

• IT/technology help and support

Free help and support on personal computer problems.

How to claim: call BC Technologies on 01369 706656 quoting 'CSPA'.



• Free initial legal advice

Consultation for 30 minutes maximum, membership number must be provided.

England and Wales: Lyons Davidson Solicitors, 01752 300 584 quoting 'CSPA'.

Northern Ireland: McCartan, Turkington & Breen, 02890 329801.

Scotland: Thompsons Solicitors, email advicecentre@thompsons-scotland.co.uk or call 0800 801 299.



• Free initial consultation on wills, trusts and powers of attorney

Solicitor Harvey Howell

is offering members a free private consultation by phone or video. View the Harvey Howell video podcast by logging onto the CSPA website. members area.

How to claim in England and Wales:

email cspa@harveyhowell.co.uk or call 0330 175 9959 quoting 'CSPA'.

In Scotland: Thompsons Solicitors, email advicecentre@thompsons-scotland.co.uk or call 0800 801 299.

• Financial services you can trust

Free initial consultation with an expert from Quilter Financial Advisers to find out how you can benefit from financial advice.

How to claim: Members can book their free, no-obligation initial consultation by calling 08000 858590, quoting 'CSPA', or find out more on our website www.quilter.com/cspa.



TRAVEL



• Fred. Olsen

We have teamed up with Fred. Olsen Cruise Lines for up to £200pp free on-board spend.

How to claim: call 0800 0355 108 quoting 'CSPA25'. For full info visit fredolsencruises.com/affinity/cspa

• 5%-10% discount on Wendy Wu tours

Wendy Wu tours and cruises cover Asia and the Far East. We have a 5% discount on all trips and up to 10% off Mekong River cruises.

How to claim: visit www.wendywutours.co.uk or call 0800 035 5091 quoting CSPA5

SAVINGS HUB



• For great deals on shopping discounts, motoring, travel, lifestyle and discounts on the high street, visit our Savings Hub via members.cspa.co.uk/discounts/cspa.co.uk/discounts/

• Discounted conveyancing

Gordon Brown Law Firm offers discounts in England and Wales.

How to claim: call 0191 389 5160 or email sales@gbf.co.uk

In Scotland: Thompsons Solicitors, email advicecentre@thompsons-scotland.co.uk or call 0800 801 299.



FIND OUT MORE

• Have a listen to our podcasts with guest speakers from CSIS and Harvey Howell by visiting cspa.co.uk/listen.



TRAVEL INSURANCE

• Designed specifically for members

This annual travel insurance plan from the Civil Service insurance Society (CSIS) offers a European or worldwide option for an individual, couple or family. You must be medically fit to travel, a UK resident and a CSPA member (and remain so for the life of the policy) aged between 50 and 79 at the time of joining (thereafter no upper age limit will apply) and comply with the eligibility criteria.

2025 rates	Age band	Europe	Worldwide
Individual	50-59	£169.99	£199.99
	60-69	£259.99	£299.99
	70-79	£349.99	£399.99
Couple	50-59	£229.99	£259.99
	60-69	£319.99	£379.99
	70-79	£419.99	£499.99
Family	50-59	£259.99	£299.99
	60-69	£379.99	£449.99
	70-79	£499.99	£599.99

• Home and motor insurance*

CSIS offers a 10% discount to members taking out a home insurance policy over the phone and 10% off car insurance for those

in England, Wales and Scotland.

• For full information on all insurance offers from CSIS visit: csis.co.uk/partners/cspa

* Only available when calling CSIS for a quotation. Discount only applies when cover is offered with provider Salvation Army General Insurance Corporation.

Your views



GET IN TOUCH

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

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

TAX CODE WARNING

Recently I received a revised tax code notice from HMRC. It seemed immediately wrong; my code had changed from the normal three figures and one letter to four figures and two letters, and my total tax-free allowances, instead of the usual positive five-figure amount had changed to a MINUS of over £33,000!

The net result: my tax was going to double each month for the rest of the current financial year to recover the near £3,000 that it seemed I owed.

I eventually got through to the HMRC helpline with a list of questions, but got no further than my first point – why they had sent a new tax code notice in December 2025 when my civil service pension and retirement pension had not altered since April 2025.

The call handler was immediately apologetic and said this had happened



to thousands of people. He'd had many similar complaints from retired civil servants. The only recent change either of us could identify was the change in payroll provider from MyCSP to Capita.

It seems when this happens the new payroll provider automatically requests a new tax code from HMRC, which is generated again automatically and no human being actually reads the notice to check for obvious errors. The handler immediately reset my tax code to the original one and apologised again.

I am writing to alert colleagues and hope the CSPA can intervene, so that similar problems do not occur again.

John Smith, Warrington

POETRY CORNER ELEGY FOR AN OLD TYRE FOUND IN A HEDGE

He lies unseen within his busy bed
In living green and dying pillow
His race was long and now
undead

Endless days will follow tomorrow.
He's not alone, and around and
within

He gives life and shelter to
creatures of the dark and deep,
Home to dynasties of prickle,
fur and feather,
Line after line in endless
succession.

Once he had friends in service
bound, uncomplaining as they
journeyed far

Shedding their lives in decaying
orbits atom by atom.

Of there was danger and
precipitate hazard,

This they faced fearless:
confidence to those they served
and protected,

Until they could serve no more:
facing fire or dismemberment.

But not him, oh no,
Just a careless, casual,
disregarded and discarded toss
into the green embrace wherein
he now lies.

His new life will be long but fruitful
in providing shelter and sanctuary,
Immune to offensive sun or
sullen storm,

A home of sorts, once tyred,
now retired.

David Fry



RNLI FUNDRAISER

Dear readers, I have arranged to abseil 100 metres down the Spinnaker Tower in Portsmouth Harbour on Saturday 9 May, despite my fear of heights.

I contacted the RNLI as its many



volunteers save lives at sea, not only on lifeboats but as lifeguards on beaches. These volunteers have saved thousands of lives and continue to do so. Many families must be grateful the RNLI has ensured their loved ones have returned safely, and many others will feel the same in future.

I have set myself a target of raising £1,000 and would be very grateful if you could help me reach, or hopefully exceed, this. I have set up a JustGiving page: www.justgiving.com/page/richard-matthews-4. Thank you in advance for your kind sponsorship.

Richard Matthews, East Grinstead

THRESHOLD PLANNING

I was interested in your article on pensioners reaching tax thresholds that have remained fixed. I have marginally reached the 40% threshold and discovered the surprising cost. I had been claiming the marriage allowance, which stops immediately in the tax year

affected, as does the £1,000 allowance for interest-free income, reducing to £500. I have received tax demands for the last two years of over £1,000.

If members are approaching the 40% threshold, they must plan in advance rather than be caught by the system.

David Faulks, Hove

The intricacies of equity release

Bernard Seymour explains how this specialist form of borrowing works

I read recently that the first person who will live to 150 has already been born. This may be fake news, but what is true is that we are all living longer and looking for ways not only to protect our money, but to make it last for as long as we need.

One of the products available for a person over 55 who owns their own home is equity release.

I must stress that I am not giving any financial advice about whether this product is a good option. Everyone's circumstances are different. But I thought it may be helpful to explain how equity release works and some of the points you should look out for.

When you sign up for equity release, you are looking to release funds (equity) from your home whilst you continue to live there. It is a specialist form of borrowing.

Interest accumulates on the borrowed amount and the loan is usually paid back when you die or go into long-term care. You do not have to make repayments, although there are some lenders that allow you to do so, which will reduce the outstanding balance.

I have set out some questions you may

want to consider if you are thinking about equity release:

1. **Is the financial adviser charging a fee?**
If so, do you want to add this to the loan (interest will then be charged) or pay this separately?
2. **What is the interest rate and will that change over the years? Ask for examples of what the interest rate looks like in actual money.**
3. **If your circumstances change and you want to repay the money early, is there a penalty?**
4. **When the money is repaid at the end of the term, is there a fee?**
5. **What other costs are involved?**
For example, the lender will want a valuation of your home and some may charge for this.

Any reputable equity release lender will be signed up to the Equity Release Council's consumer charter, which includes a guarantee that you (or your estate) will never go

into negative equity. This means that no matter how much interest accumulates, the total sum owed will not exceed the value of your home.

The most important advice I can give is always to take professional advice from a financial adviser who is authorised and regulated by the Financial Conduct Authority. The CSPA works with approved financial advisers, so you may wish to make enquiries with them.

A financial adviser will also be able to advise you on other options available that may be more suitable for your own circumstances. 



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 at: www.affinityresolutions.co.uk/join/

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

The link takes members to the joining

page and to our FAQs.

If a member needs further advice, we work with a number of organisations who can provide this. **Helpline tel: 03300 55 25 30 or email: hello@affinityresolutions.co.uk**



Helpdesk

Finlay Anderson offers more advice on day-to-day computer challenges



As we get older, many of us start to notice small changes in our eyesight or hearing, and this can make using a computer more challenging. Thankfully, modern devices come with a range of accessibility features to make life easier. These tools are built in, easy to turn on, and can make a big difference when using your computer.

One of the most popular options is increasing the size of text and icons. You can do this by clicking on your computer's settings menu and selecting 'Accessibility' or 'Ease of Access'. From there, you can increase the size of writing on the screen,

Use 'Accessibility' or 'Ease of Access' to increase the size of writing on the screen

so emails, documents and websites are far easier to read. Many people also find the Magnifier tool helpful, as it allows you to zoom in on specific parts of the screen without affecting anything else.

If you struggle with the mouse, you can slow down the pointer speed or make the cursor larger so it's easier to spot. Some people even prefer to use voice typing when writing emails or documents. Simply press the microphone button on the on-screen keyboard and speak clearly; the computer will do the typing for you.

Don't be afraid to explore these tools. A small change can make your computer much more comfortable to use.

Staying safe online

The internet is a wonderful tool for staying in touch, paying bills and ordering things we need, but it's also important to stay aware of potential scams. Many readers have asked how to stay safe online, so here are some simple steps to help you feel more confident.

If you receive an email asking for personal details such as your bank account information or passwords, treat it with caution. Legitimate companies will never ask for this by email.

A good rule of thumb is: if something feels unusual or unexpected, it's best to ignore it. You can always contact the company using a phone number you trust if you're unsure.

When shopping online, make sure the website address begins with https. The "s" stands for secure and means the website protects your information.

You should also avoid clicking pop-ups that promise prizes or money. These are almost always scams designed to trick you into handing over personal details.

Most importantly, never feel rushed. Scammers rely on pressure and panic. Taking a moment to think can save you from a lot of trouble.

Running smoothly

Over time, computers can start to feel slower, but often this can be fixed with a few simple steps. Many readers assume they need a new device, when really their

Free computer support

To contact BC Technologies for free advice and support, call 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.

current one just needs a bit of care. One of the most helpful things you can do is allow your computer to install updates.

Updates may sound annoying, but they contain important security improvements and fixes that keep everything running properly. You don't need to do anything special; simply restart the computer when prompted and let it handle the rest.

Another common issue is too many programs opening automatically when you turn on your computer. These can slow things down and make the device feel older than it is.

To tidy this up, open your Task Manager (Ctrl + Shift + Esc), click on the Startup tab, and disable programs you don't recognise or no longer use. And don't worry - disabling them here only stops them from running in the background, it doesn't uninstall them.

Finally, restarting your computer every so often can help clear any temporary files and give it a fresh start. It's a small step but often makes a big difference.

MEMBER QUESTIONS & ANSWERS

Q On Facebook I've received a friend request from someone I'm already friends with. Does this mean their account has been hacked?

A Not necessarily. In many cases, scammers simply copy someone's profile picture and name to create a fake account. Before

accepting the request, check your existing friends list. If the real person is still there, you can ignore the request. The copied account is usually just an attempt to trick people into accepting it.

Q How can I tell if a social media profile is genuine or not?

A A quick way is to look at the account's activity. Fake accounts often have very few photos, no personal posts and few friends. Real accounts show a history of comments, shared posts and interactions. So an unusually empty account or one recently created may not be legitimate.

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

Closing date: **8 May 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 **Mr Ian McKee, York**

.....
Name

.....
Address

.....
Postcode

.....
Phone

.....
E-mail

The CSPA may wish to send you membership-related information by email in the future.

If you are happy to hear from us for this purpose, please tick this box:

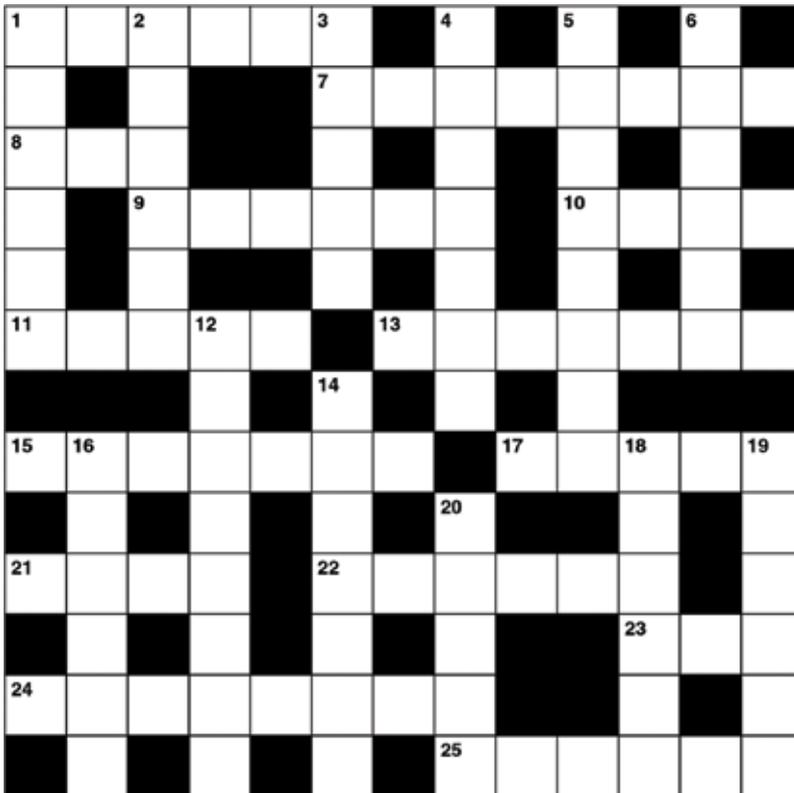
You can change your mind at any time. We will not pass on your data to third parties.

To view our privacy policy visit: <https://www.cspa.co.uk/privacy-policy/>

Last issue's solution

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

CROSSWORD



Closing date: **8 May 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 crossword 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 (previous page) and the crossword if you wish.

The winner of last issue's crossword is **Mrs C Foster, Wirral**

Name

Address

Postcode

Phone

E-mail

The CSPA may wish to send you membership-related information by email in the future.

If you are happy to hear from us for this purpose, please tick this box:

You can change your mind at any time. We will not pass on your data to third parties.

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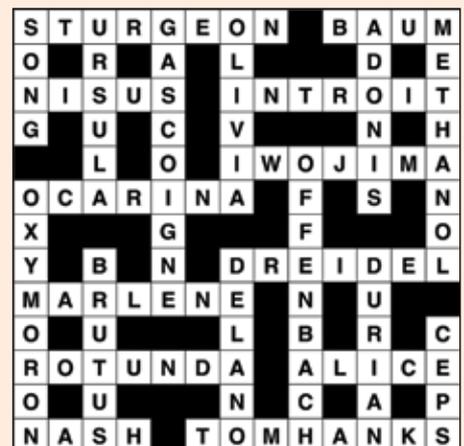
Across

- 1 Second astrological sign (6)
- 7 Grammatical case for motion away (8)
- 8 ___ Mortimer: English comedian (3)
- 9 Lord ___ : British commander at the Battle of Balaclava (6)
- 10 ___ Lawless: actress who played Xena the Warrior Princess (4)
- 11 Male duck (5)
- 13 Charles M Schulz comic strip (7)
- 15 Element 39 (7)
- 17 Strong lightweight wood (5)
- 21 Dutch cheese (4)
- 22 Rob ___ : US director (6)
- 23 ___ Bruce: Scottish radio DJ (3)
- 24 Pablo Picasso painting (8)
- 25 African country with capital Kigali (6)

Down

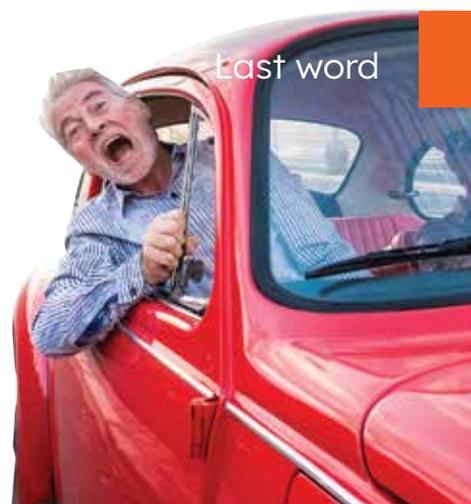
- 1 Toom ___ : Scottish nickname for King John Balliol (6)
- 2 Italian region containing Perugia and Assisi (6)
- 3 ___ Ride: US astronaut (5)
- 4 Stony furnace waste (7)
- 5 Swift-footed Greek heroine (8)
- 6 Symbol of the RSPB (6)
- 12 German philosopher buried in Highgate Cemetery (4,4)
- 14 Plaguelike cattle disease (7)
- 16 Ancient Latin hymn in rhythmic prose (2,4)
- 18 Philip ___ : English poet (6)
- 19 ___ Seyfried: *Mamma Mia!* actress (6)
- 20 Serbian currency (5)

Last issue's solution



Something else that annoys me...

Driven mad by driving? Time to consider other ways to get about



The bloke who stands at the end of the bar where the dartboard used to be is always going on about his 'human right' to drive a car, although his eyesight is so reduced he has difficulty finding his mouth with a pint glass.

If he just said "I don't care about the rest of you, it would be inconvenient for me to stop driving, so I'm carrying on", I could sympathise. Fair point, I'd say. We've been warned. But I object to him dragging in human rights. I suggested other people had a human right not to be flattened by an optically challenged chauffeur, but he rejected this, defending their human right to jump out of his way.

Years ago I squeezed into my parents-in-law's car. As we jolted our way into the middle of the road and past the school, my father-in-law asked: "How far are we from the kerb?" When his wife estimated "two to three rolling pins" I said I'd just remembered I had to get out.

My sister-in-law recently gave up driving following an incident involving a row of dustbins and a tree, but selling her motor was harder than we'd thought. While the driver's side was pristine, the passenger side looked like it had been beaten with a small hammer and pebble-dashed. And this was before the tree and bin episode. She explained that the fault lay in her right eye being better than her left – but at least she didn't mention human rights.

As a public highway user, I'd like to think most people in control of 2,500kg of rolling metal don't have poor peepers. For a wager recently we stood outside the Duke and tried to read a distant numberplate. Several of us couldn't identify the car – which was actually a bus. Double decker.

I don't know why anyone who lives in a town wants a car anyway. Their owners do nothing but moan about the cost of petrol or MOTs, potholes, scratches, insurance, depreciation and speed limits. These can all be replaced, at no cost, by bus mounting, tube taking or cab hailing.

My warm regard for public transport was hugely increased when I rented a car over new year, mainly to get rid of the Christmas tree and the in-laws. It cost me £150 to hire and £180 for traffic offences after driving in a bus lane (the one I'm used to being in when I'm on the bus); exceeding the speed limit (impossible not to do unless you're an arthritic snail); and entering the congestion zone (which seems elastic in scope). It cost me about a fiver a mile.

Apart from financial misery, car owners are obsessed with parking. A few I know don't go out in their motors for fear of not finding a parking place where they are going and not finding one when they get home. Car ownership makes them stationary.

Finding a parking bay is only the start. Jimmy, who stands where the fruit machine used to be, says he once made so many manoeuvres to fit into a space that he drew applause from a queue of people waiting

for a bus. And then he couldn't stay because he was unable to negotiate the complexities of the payment machine. He sat downloading apps and inserting his bank details for so long, it was only by good fortune he avoided a parking ticket.

One friend has become so traumatised by the operation, he has entirely excluded the word 'park' from his vocabulary. That causes him difficulties when describing the coats worn by members of Oasis, or naming the chauffeur of Lady Penelope in *Thunderbirds*, or talking about his favourite football team, QPR, or

discussing the green area in London containing Speakers' Corner.

But all in all, he claims it is a worthwhile inconvenience.

All of which leads me to celebrate the marvellous Freedom

Pass offering free public transport to retired folk. I was charged nothing for a lift on a bus in Birmingham recently, which, as I live in London, I thought pretty impressive. I stayed on a few stops after my destination so I could savour the experience.

It's such a civilised idea. Some cities have fare-free policies for all – Dunkirk in France, Tallinn in Estonia, Hasselt in Belgium – as does the whole of Luxembourg.

I would be driven to distraction if we were to be deprived of this. Of course, when I say 'driven' I don't mean I'd take a lift from the bloke by the missing dartboard. 🍷



A few drivers I know don't go out in their motors for fear of not finding a parking place where they are going and not finding one when they get home

Contact us

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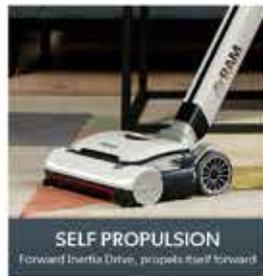
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