

Nominations & Motions National Annual General Meeting

The Group officers meet in mid-June to decide what motions we submit for discussion at the October national annual general meeting (AGM) and who we nominate for the executive council on your behalf.

CSPA has is changing, which will continue and this is the opportunity for you, the member, to set the agenda for the National Executive in the coming year.

Election – there is a trial this year where the method of electing changes from a vote by the group at the national AGM to a vote by you the member through postal or on-line options **Please ensure you vote** – the summer issue of CSPA Pensioner will have the details.

Nominations – As this is the first year for members voting we do need nominations to ensure the seats are contested for a vote to take place for - chair - deputy chair - five national executive members. It is for the members of a region to nominate regional representative who will be elected at the AGM. If you wish to, or know someone who seeks nomination please let Clive know by 23 June 2026

Motions – are developed from members bringing to our attention those thoughts or conversations on issues that frustrate or would improve retirement, again please let Clive know by 23 June 2026.

A warm welcome to the **Bridport Group** members that were allocated to us following central discussions on how best to represent members in Dorset.

Plymouth Group is sadly closing as they have not found new committee members or been able to appoint officers for continuation. To ensure representation for members there is talk of amalgamating with Devon Central Group which has not been finalised as I write. If you have comments, seek support or information to retain Plymouth Group please let me know.

Les Calder Chair & NEC Region Representative

CSPA East Devon Committee for 2026/2027

Chair: Les Calder

Tel: 01626 830266.

Email: landmcalder@btinternet.com

Treasurer: Barbara Roberts,

Tel: 01626 927352

Secretary: Clive Roberts.

3 Connaught View, Sidmouth,
EX10 8FJ

Tel: 07541 246 576 - email

clive.dee.roberts@talk21.com

Membership Secretary: Phil Roberts

Tel: 01626 927352

Member: Colin Passey

Tel: 07503 123022

Member Wilf Hudson

Tel:

Member: Barbara Farrell

Tel: 01392 424691

Reopen your Group?

**If you wish to restart North
Devon, Torbay or Bridport
please call us and we will be
happy to advise and/or assist.**

CSPA AGM agenda headings

Constitutional Amendments –
Other CSPA business –
Pensions & Related Matters –
Health and Social Care – Digital
exclusion – Transport – General

Just retired?

Holidays, lazy mornings and time to do that list of interests we never found time for when employed? I did not think that I would still have that untouched list waiting for spare moments some fifteen plus years later.

I dismissed the advice "put your feet up lad, you deserve it after the years you worked" and found plenty to keep busy. On retiring I took my watch off and have not worn one since as I did not wish to be restricted by time, we have moved home twice to fit our changing needs' and had my fitness challenged when we additionally renovated an 1850 cottage, undertaking most of the work ourselves to retaining its character, taken holidays, found time for those days where it was good to just sit back and enjoy a quiet day or company.

I have not been a burden on the society, was brought up in rationing, whilst born after the war paying tax to pay off the war debt, paid income tax as high as 25%, even so I have been fortunate enough to have earned sufficient to acquire savings and like many before me now reflect to consider that it does not look so good now when considering the options for the future, given that cost-rises outstrip interest paid resulting in reduced purchasing value of any equity.

I was not a career Civil Servant and I have enjoyed every job where different challenges grew me. Whilst in employment I worked hard, some long hours and like many of my generation, did what I was asked to do, did not particularly chase money and never paid staggering wages. I recognised the need for money in retirement and by taking a pay cut I became a civil servant where I found salary was subject to a periodic review against comparable commercial sectors, which was then reduced to allow for pension contributions prior to negotiation. I paid for my civil service pension through a reduced comparable salary despite that said by the misinformed media.

For our careers we moved house several times resulting in times when we sacrificed holidays and the extras, paying interest at some 15% on mortgages at times, survived to find most of our money is in the property which probably has earned far more in a year than I ever did.

Life is about choices we make and fortunately got most right as it has given us the income that helps make retirement enjoyable, but there needs to be a balance in life and if we want better services, to include the NHS, then it needs to be paid for. Whilst not rich I do not object to my pensions being taxed as it long as that reflects in better deliveries.

Having lived through devaluations of the pound, multiple recessions I can consider I am relatively rich to those of the past though I, like those before me, have savings, house and income in retirement which should not be the basis for judging as a pot of money for plundering. Should we need a retirement home we would end up paying the high fee in a manipulated market by reduction in care beds, where we pay the interest from remortgaging the property for the property owner to take profit that will see our wealth diminish rapidly as there is little choice to balance cost.

All because the politics got it wrong by failing to plan the future in the chase for corporate & individual wealth. Money is now the measure – we talk in billions - a pound is small change – commercial saves future money – retired perceived as not contributing, for me that is not the basis to build a foundation for the future. Are we rich or just supporting profit?

Poor Future

AI is already seeing with faster delivery of results of less employed people with pressure to reduce middle management roles. Creating efficiencies through less jobs or a reduced working week. In the future a significant number will have less continuation of work to acquire money in their working life for an acceptable retirement income level.

A government interim report highlights future pensions there are already some eighteen million people who do not save into a pension pot, and another ten million who at the age of fifty-five are drawing down on their pension pot to fund household cost, home improvements, holidays, purchase a car etc.

It concludes there is worrying trend where future pensioners are not saving enough for their pension.

The trend to reduce the retirement income from state funding will need a government that has the foresight to deliver funding for retirement plans that will stand the test of time and not be subject to change by any future government. To achieve that there is an need for a political a cross-party committee on how to fund these pensions to provide acceptable level of pension. Failing that it is likely to be a high state pension or welfare costs. What's new.

It's Your Group

Whilst we have championed causes raised by members from East Devon they will have been of interest to the members in our wider area of Devon and Dorset, it is now for Group's to understand the issues that are specific for the expanded area.

In broad terms it may be for those who live in remote areas of the countryside a feeling of isolation when driving becomes difficult, become reliant on limited public transport, access to NHS, pharmacies, banks, shops or safe walkways, and more specific for North Devon the reason for the decrease in life expectancy especially for males.

In the past our knowledge came from members who joined us for meeting and took part in the discussions, unfortunately we have yet to find replacement for those who no longer are able to attend for various reason of aging, they are sadly missed.

To achieve that understanding the Group will need to form a network of members who keep them informed of the issues by whatever method that suits their busy lives. Please support your Group to become knowledgeable by letting Clive know how you can assist.