



Dear All

Welcome to the Winter 2024 edition of our *"Senior Days Magazine"*. I hope you all enjoyed the Christmas period and took the time to relax and celebrate with your families and loved ones.

The New Year is here and there is much work to be done Campaigning on the many issues that affect our everyday lives.

The removal of the *Winter Fuel Allowance (WFA)* has hit a lot of Pensioners very hard and we need to Campaign to support – and reintroduce – the WFA for the most vulnerable Pensioners. We will be writing to the MP's within our Branch area to seek their support for this initiative.

We have all seen the increases in our Utility Bills with these companies pleading poverty, yet they continue to pay Shareholders dividends when, in truth, they should be investing in the infrastructure of their Companies. There is also concerns about standing charges where, in some cases, the charges are more than energy consumed!

We will also be joining the Campaign to introduce an *"Older Persons Commissioner for England"*. The introduction of the Commissioner in Wales has proved beneficial to the older residents in Wales and it's time for the residents of the rest of the UK to enjoy the same.

I hope you enjoy this issue of our magazine but please do not hesitate to contact *Ian Warrick* or myself if you have any questions, comments or ideas on how we can improve future editions to benefit our readers.

#### All the Very Best

Andy Moorey Branch Chair



Dear All

Technology Good or Bad?

Some will regard new technology as an advance, others will regard it as an intrusion on the way they have conducted their lives. The important aspect is that for many people, especially retired, safeguards are in place to protect pre-tech methods.

At the end of 2023, a victory was achieved in keeping Rail Ticket Offices open, which the then Government intended closing because *'only one in ten customers used them'*. No doubt many of this minority were retired, disabled or both!

Likewise, in a similar vein but more serious, is that the current Government has given the right of Telecoms Companies to force the replacement of landline phones with digital. This is not simply a case of a different means of making a phone call.

Some people, again largely retired, have had internal lifts installed in their homes because they can't use stairs. These lifts currently have mainly landline phones installed in case of breakdown, so unlike landlines, if there is a power cut or the internet goes down digital phones would also cut out. The same applies to many personal alarms and intruder alarm systems currently linked to landlines.

Technical measures to ensure continued power supply to digital phones have not yet been developed and previous assurances that over 70's would not be switched over until these safety measures were developed have been ditched. Retired Organisations are calling for changeover to be voluntary until these are in place.

Ian Warrick Branch Retired Members Secretary



If you find yourself having any issues with your *Royal Mail Pension Plan*, or your payments have been suspended for any reason, please make sure that you have notified your *Pension Admin Centre* if you have moved to ensure that they have your correct address and contact details.

You may also want to check your *"Expression of Wish"* nominee is also correct.

# Royal Mail Pension Plan

For further help and information, contact the Pensions Service Centre:



pensions.helpline@royalmail.com



0345 603 0043 Mon to Fri, 9.00am to 5.00pm



Pensions Service Centre, PO Box 5863, SHEFFIELD, S98 6AB



If you find yourself having any issues with your *Royal Mail Statutory Pension Scheme*, or your payments have been suspended for any reason, please make sure that you have notified your *Pension Admin Centre* if you have moved to ensure that they have your correct address and contact details.

You may also want to check your *"Expression of Wish"* nominee is also correct.

# **Royal Mail** Statutory Pension Scheme

If you need to change any of your Personal Details, wish to Transfer out of the Scheme, want to make a complaint, have any other queries about your Benefits or wish to let them know that a member has recently passed away, please contact their Team – *who are available between 08:30am and 5:30pm Monday to Friday (excluding Bank Holidays*) – using the following methods:

Write:	Royal Mail Statutory Pension Scheme
	PO Box 551
	Darlington
	DL1 9TX

**Email**: enquiries@rmsps.co.uk

**Telephone:** 0333 222 0078

<u>Please Note:</u> You will need to provide your full name, date of birth and either Your National Insurance Number or Membership Number when contacting them.



DON'T BE FOOLED

It is always important to remain alert to potential scams, and listed below are a few reminders to help safeguard your property and belongings

### <u>NEVER</u> move money out of your Bank Account for "Security Reasons"

It is important to remember that *criminals will impersonate* employees from Banks and other trusted Organisations so <u>ALWAYS</u> double check all payment requests <u>BEFORE</u> sending your money.

If you are unable to check in person at your Bank, always just hang up the telephone and call your Bank on their secure number to notify them that you have had a call.

### Don't take anything at Face Value if you receive a "Cold Caller" at your door

Remember, criminals *expertly* fake the contact ID's to make it look like they are an employee from a company that you may have heard of so <u>NEVER</u> invite them in to your home, <u>ALWAYS</u> take their ID and ask them to <u>WAIT OUTSIDE</u> and <u>SECURELY</u> <u>CLOSE THE DOOR</u> so that you can safely go and call the Company to double check with them that the *"visitor"* who is claiming to be from them is genuine, because legitimate companies will always assist you regarding this matter.

#### *If you are active online, <u>DO NOT</u> share any of your passwords with anyone*

Bank employees will never ask you for this information, so ensure that you do not do it. It is also *very important* to <u>NEVER</u> let anyone remotely access your computer or devices. Criminals may ask you to visit a particular website, click on a link or download an app which will give them access to totally control your computer or device to do whatever they want. <u>ALWAYS</u> be weary of contact details on payment requests – especially over the internet.

We believe it is important for members to remain vigilant and take your time before responding. <u>Remember</u>; if you are asked to rush a payment, be on your guard because it is more than likely a <u>SCOMMOR</u>!

## Be Aware & Take Care

## Key Advice for Avoiding Email, Telephone & Text Message Scams

- Don't respond to <u>ANY</u> unexpected call, email or text message without checking first. If it's out of the blue, make sure it's really for you;
  - If it's a call, *hang up*, find a number you can trust and call back on that
  - If it's from "your bank", you can call them back using the telephone number on the back of your Bank card
  - Or if you're concerned, dial 159 to be connected to most UK banks
- STOP and get a second opinion if you're being forced to make a decision or if you feel rushed;



- No legitimate organisation will object to you asking a friend, family member or colleague for an opinion. Nor will it object to you saying no or delaying your decision.
- Report <u>EVERY</u> scam, even if it didn't work on you, to help others:
  - Forward suspicious texts to 7726 and emails to



- report@phishing.gov.uk
- Report fraud directly to the companies involved so they can alert other customers





"Winter Fuel Allowance (WFA)"

As you are aware, the ceasing of the WFA was rushed through Parliament without any consultation with MP's or the General Public.

The CWU, along with other organisations, are co ordinating a Campaign to protect the most vulnerable in Society and provide the necessary Utility Support, especially during the Winter months when peoples physical defences against illness are at their lowest.

#### "<u>Offline & Overlooked</u>"

The Campaign continues to urge the Government to have a number of options, other than just being alone.

Many older people live alone and feel vulnerable, even embarrassed at times about their inability to use technology.

We need to support older people so they can be involved in Society and be able to have the ability to resolve any issues, be it with Utility Bills, hospital/medical appointments without the need to go online.



### "Unclaimed Entitlements"

We are still awaiting a formal response to the Petition sent to Government and what action they intend to take.

Following the debacle of the Winter Fuel Payment (WFP), the Government have been lukewarm in encouraging pensioners to claim Pension Credit that would entitle them to the WFP.

The technology is in place to write & advise Pensioners, especially as they may not be "online", of their entitlement.

The CWU will continue to Campaign as this issue affects many of the most vulnerable people in our Society.





I ne snowman tamily is going for an atternoon walk. Can you find 10 differences between the two scenes?







BLIZZARD CHILLY CHRISTMAS COAT DECEMBER EARMUFFS FEBRUARY FIREPLACE

HANUKKAH HOLIDAYS HOT COCOA ICE SKATES ICICLES JANUARY MITTENS NEW YEAR PARKA SHOVEL SKIING SLEDDING SLEET SLUSH SNOWMAN SWEATER



"<u>National Social Care Service</u>"

The Government has decided to delay the Report on the National Social Care Service until 2028 – which will coincide with the General Election year!

I expect many of us have cared for loved ones and it isn't until you have been in that position, that you truly appreciate the support of the Care Service.

There is always talk about "Care in the Community" which I suspect is mainly provided by families at zero cost with little or no support from the Government.

It is also the long-term affects on the carers that is not taken into account, with little or no respite. We saw "The Dilnot Commission Report on Social Care" published in July 2011 with their recommendations, but no action has been taken.

I suspect that when the report is finally published in 2028 or beyond, it will re-affirm the previous recommendations, albeit, the situation will be a lot more critical because of an increased aging population.

I can see this matter becoming a top priority in the coming years!





Commissioner & Ageing Support a Commissioner Commissioner Commissioner for Older People for Older People & Ageing. & Ageing

### <u>"Call for Older Peoples Commissioner"</u> <u>(OPC)</u>

We will be writing to all MP's within our Branch area about supporting the Campaign to create an OPC for England.

We have seen the number of Benefits created in Wales which have improved the lives of retired people living there.

Further updates on this Campaign will be provided in future editions.

Commissioner for Older People & Ageing

**36,284 signatures** for a Commissioner for Older People & Ageing #VoiceForLaterLife





I am sure that over the Winter months, we have all spent our fair share of time looking out of the window and watching the world go by.

*Spring* is just around the corner now and it is time to start some gentle exercises to prepare us for the delights of working in the garden or taking a brisk walk around the park or block. The suggested steps that we should do a day, is around 10,000, so a walk around the house or garden will soon build these up.

You may have noticed after you have been sitting for too long that you tend to be a bit stiff once you get up, so gentle exercise, like walking for example, can be pain free – it is when we stop that our muscles and joints start to seize up and cause discomfort & frustration.



Healthcare Organisations suggest that to keep our bodies alert, we should get out of our seats at least once an hour and walk around for about 10 minutes to raise our heart beat so that all of the oxygen and nourishment will be sent to our vital internal organs to recharge them.

In these colder Winter months it's a good idea to wear base layers to help keep our joints warm and lubricated which will, in turn, improve our mobility and keep our bodies hydrated as this helps with our muscle tone – around 70% of our muscle bulk is water – so keeping our fluid intake topped up will not only help our muscles, but will allow fluid in our joints which also helps prevent stiffness & mobility issues.



When it comes to exercise, it is important to do what we enjoy, but that shouldn't mean just sitting in our armchairs.

## Keeping warm when you're out and about





It's easy to forget the basics to properly protect yourself when winter arrives - so here's a timely reminder.



Make sure you keep your hands and face warm. If your hands and face get cold, your blood pressure can rise – which can in turn raise your risk of a heart attack.



As well as wearing gloves and a hat, cover your mouth with your scarf when you go out in cold weather, even for short periods. This helps warm up the air you breathe in.



Several thin layers of clothing keep you warmer than one thick layer, as the layers trap warm air between them. Start with thermal underwear, warm tights or woollen socks.



Cold feet can also trigger a rise in blood pressure – so choose shoes or boots with a warm lining or wear thermal socks. Non-slip soles can help keep you steady when it's icy too.



Check local news and weather reports for advice when bad weather is forecast.



As mentioned in our previous Autumn Magazine, we would like to have a Guest Columnist with their "Tales of Retirement" in each edition.

Every one of you will have a great opportunity to express your views and experiences on retirement, or indeed you may have a great work experience that could give us all a laugh, so if you wish to be involved, please let us know.



My name is **Michael Gordon** and I retired in 2020 having been a Postal Worker for 40 years at Basingstoke Delivery Office.

In 1981, I was a milk man and I'd always enjoyed working outdoors, but I found the collection of money a hassle. A neighbour, called Ron Rodwell who was the UCW Rep at Basingstoke DO, recommended Royal Mail to me and so my Royal Mail career started in Feb 1981.

When I first started, there were no dedicated duties and I had to perform 1 week of earlies, followed by a week of lates, followed by a week of nights. I also had to regularly work down at the Train Station where we had our own little Restroom that always had a colleague that sat there smoking his pipe filling the whole room with smoke and there was always a group playing cards.

I found it extremely comforting knowing that there was great camaraderie amongst the staff – there were a lot of different characters and a lot of strong friendships were made and out of work, we had our own Royal Mail Football Team and would socialise in the Royal Mail Social Club.



**Our Football Team** 

I'm in the middle on the bottom row In 1988, I got a permanent Night Shift Duty because of the advantages of Night Shift money and opportunities of overtime. In 2006 I came off of Nights and signed for a Rural Delivery, which I personally consider to be my favourite period during my Royal Mail career.

I was a UCW/CWU Member throughout my whole employment with Royal Mail and whenever I needed help it was always there. I was very lucky that we had very good Unit Reps in Basingstoke.

Since retiring in 2020, I have the time to play Golf and Snooker. I still keep a keen interest in my former colleagues and the ever changing developments in Royal Mail and I enjoy chatting with my local postie.

I always look to see who is driving a Royal Mail van when one goes by and I keep an eye out for any updates on the CWU and regularly look at the CWU Facebook Page.

Despite receiving both my Government & Post Office Pensions, money is still tight, so with ever grown energy bills and general increases to everyday life, we have to "cut our cloth" according to our material.

I'm very proud to have been a member of the CWU and look back on my career with fond memories and nostalgia. I experienced the great times – and the not so good times – but I wouldn't change a single thing.



## Write, call or email us at:

CWU SE No. 5 Branch The Business Centre 12 Chequers Road BASINGSTOKE Hampshire RG21 7PU

Tel: 01256 474000 Email: andymoorey@cwuse5.org.uk

## "Philosophical Quotes Page"





#### What is The Silver Line Helpline?



The *Silver Line Helpline* is run by *Age UK* and is a free, confidential telephone service for people aged 55 or over who will provide friendship, conversation and support *24 hours a day, 7 days a week*, especially to those who may be experiencing feelings of loneliness and isolation, because everyone needs someone to talk to sometimes.

You can contact them, *free*, by calling **0800 470 8090** 

Get information about your State Pension by contacting the *Government Pension Service* that can provide details of state pensions, including pension statements.



They can be contacted, *free*, by calling **0800 731 7898** 



For any assistance with your Royal Mail Pension, you can contact the Pensions Service Centre on:

#### 0345 603 0043

They are open Mon to Fri, 8.30am to 5.00pm

The National Pensioners Convention (NPC) is 1 of the campaigning organisation for older people in the UK and you can find more information on the current campaigns by visiting <u>https://www.npcuk.org</u> or they can be contacted on **0207 837 6622** 

For the year 2024 Individual Supporters (on post only) will get two mailouts a year. Those on email can sign up for ealerts.

So, if you would like to join to a local group, please contact the NPC office on **info@npcuk.org** 







#### Write To Us:

CWU SE No. 5 Branch The Business Centre 12 Chequers Road BASINGSTOKE Hampshire RG21 7PU

Call Us: 01256 474000

Email Us: andymoorey@cwuse5.org.uk

Visit Our Website: www.cwuse5.org.uk