SE No.5 Branch "SENIOR DAYS"



Magazine







Dear All

Welcome to the *Spring 2025* edition of our "Senior Days Magazine". I hope you all enjoy the articles contained within. It goes without saying that we would welcome any contribution you may have as we know it will be of interest to our readers.

In this edition, we have included a copy of a letter the Branch has sent to all the MP's within our boundaries in relation to the way that the Government has handled the *Winter Fuel Allowance* and what can be done to protect the most vulnerable in our society.

Also, the *Cost of Living* continues to rise and with the tax thresholds currently frozen until at least 2028, we will see our Pensions increasingly taxed and more pressure put on us when it comes to paying our Utility Bills.

Once again, *Social Care Reform* has been delayed with the Report not due until 2028. It is about time the Political Parties took a united front on this matter and provided a safety net for all people with high dependency needs within our communities. I am sure most of us have had an occasion to need access to these services and it should be a top priority, not a lottery, as to where we live.

Bring on the next *Aneurin "Nye" Bevan* and *William Beveridge* who helped create the NHS following the devastation of World War II. It can be done, it is just having the will and backbone to do it!

As always, 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

We have just passed the 5th anniversary of the Covid lockdown (already I hear you claim!!). It seems that apart from the health implications for many, it enabled a lot of companies and organisations to change the way they operated – and not return to – after Covid.

One example I encounter now, is that I have to have a regular blood test for Warfarin. Pre-Covid I could go to the hospital, take a number and wait my turn. Now, I have to book online which is 3-4 weeks in advance, even when I've had a notice from the hospital to have the test in a week!

The online company used is the inaptly named "Swiftqueue", which is run by Dedalus based in Italy, which in turn is financed by a private equity investment company Ardian. Investors in this obviously want a return on their investment, so a system that could still be done pre Covid method by the hospital, is now run privately financed, presumably by the NHS.

The *Post Office Horizon* scandal still drags on, which started with prosecutions back in 2019. Many of those taken to court were near retirement age and over the two decades or so since, many more have drifted into retirement.

Apart from the sixty-one who have passed away whilst waiting for compensation, and the four who committed suicide, payments are still outstanding to the rest. *One Billion Pounds* has been set aside for this, but a lot of this money has been spent on lawyers who, by slowing down the process, make more money. On top of that, forty Senior Post Office Leaders received bonuses for co-operation with the Public Enquiry, which had to be repaid and not one has been held accountable for the scandal!

Ian Warrick

Branch Retired Members Secretary



PENSION



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.

"Energy Industry Profits"

Energy giants have pocketed over £500 BILLION in profits since the energy crisis Started according to updated analysis of Company Reports.

Also profiting are the firms & business units responsible for electricity and gas transmission "Network Costs" which we, as consumers, pay for maintaining the pipes and cables of the energy systems, by way of their standing charges.

We <u>MUST</u> challenge this greed.

We should all be treated with fairness and respect and I am sure if this was the case, we would be a more productive Society.



Winter Fuel Payment (WFP)

The Branch recently wrote to a number of our local MP's about re-instating the WFP.

MP's tried to "dress up" this disaster and signpost anyone just over the Pension Income threshold to other organisations.

The Government's decision to cease the WFP to all Pensioners not on Pension Credit, was rushed through and has now made Pensioners just above the limit the most vulnerable in our Society.

They have also been denied potential benefits ie; housing costs and assistance with the Community Charge.

All Government Departments are increasingly directing people to use their online facilities. As we are in the era of advancing technology, I would have thought the Department of Works & Pensions (DWP) could have written to every Pensioner that is entitled to Pension Credit, advising them of their entitlement and streamline the process! We are not surprised, when it comes to looking after older people, this Government and the DWP are letting us down.

There are tens of billions of pounds going unclaimed, which Pensioners are entitled to, and yet despite all the fine words coming from Ministers, we need real action to not only improve peoples lives financially, but mentally as well.

I would encourage all our retired members to write to their MP's to help make this change happen.

"Offline & Overlooked"

There needs more to be done to support and train the older generation in accessing the internet and using it to enhance their knowledge for their benefit.

Did you know that about 60% of people aged between 55 & 64 years state that costs is a barrier, whereas nearly half of those over 80 state that a lack of knowledge is a barrier.

We shall be writing and publishing a letter that we send to MP's within our Branch area in the next edition of our Senior Days Magazine, and I can assure you, we will keep plugging away!

"<u>Unclaimed Entitlements</u>"

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 claim 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 in our Society.

Tea (or Coffee) Break Time

Spring Word Search

R U Ε В В Ε E В A L L Т Т Т C H N Α T S C Ν O R ı G E Т S Α 1 H E A Р G S G Ε Т R Α Ν В G S 0 S R E W S E Ε S F N Ν S G O Ν Ε A Ε R S R Ε S S Н Ν G U D Ε Т



APRIL
BASEBALL
BLOOM
BUNNY
BUTTERFLY
CHICK
EASTER
EGGS

GREEN GROW HATCH JUNE MARCH MAY NEST PASSOVER
PUDDLE
RAINBOW
RAINCOAT
SEEDS
SHOWERS
SPRING
UMBRELLA



Tea (or Coffee) Break Time



Spot 10 differences









"National Social Care Service"

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!







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

We have written 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.





Branch Chair
Andy Moorey
Branch Secretary
Paul Carpenter
Branch Treasurer
Dave Young

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Via E-Mail

MP House Of Commons Westminster LONDON SW1A 1AA

31st March 2025

Dear

Commissioner for Older People and Ageing

The Women and Equalities Committee recently recommended that the UK Government explore introducing a role to amplify older voices in England – like a Commissioner for Older People and Ageing (COPA). We also urge the Government to look at replicating the successful approach taken in Wales, where a dedicated role has already made a real difference.

Our Branch urge you too help shape a better future for older people. As we await the Government's response to the committee it is important to remind all MP's that older people's voices need to be amplified. Can I ask you as an MP within our Branch Boundary to commit to doing this?

Recent decisions, like the changes to the Winter Fuel Payment, have been devastating for older people, especially those already struggling with rising costs. After causing so much stress and anxiety, the Government must act now to show you are committed to tackling the challenges older people face.

We know Ministers are currently considering these recommendations – but consideration isn't action. Older people need the UK Government to act now. I am writing to you as one of the MP's affiliated to our Branch to urge you to contact Bridget Phillipson the Minister for Women and Equalities and Rachel Reeves the Chancellor to make sure these recommendations are taken up. We want to see a clear commitment to establishing a Commissioner for Older People and Ageing and hope we can rely on your support.

Thank you.

Your Sincerely

Andy Moorey Branch Chair



The NEC agreed to a Motion condemning the decision of the Labour Government to restrict *Disability and Sickness Benefits*. The NEC also agreed to release a statement from the CWU on the matter. Please see the statement below from the General Secretary:

"The Government's decision to restrict access to disability benefits and slash the welfare budget is cruel, immoral and once again targets the most vulnerable in society.

This alongside the winter fuel allowance cuts, and the betrayal of the WASPI women shows this Government lacks the courage and vision needed to challenge the gross inequalities and problems that exist in the UK.

The utter failure to table a policy platform that asks the richest in society and those who use the UK as a playground for their billionaire tax dodging ventures to carry a greater burden, shows they have chosen to support elitism over the needs of the working class.

It is becoming increasingly clear Labour will be a one term government if it continues down this path and it is heading straight into a democratic debate within our movement over the relationship between trade unions and the party we created.

The CWU will be calling meetings with both other affiliated trade unions and the Government to campaign for this failed economic strategy and overall direction to be abandoned.

The New Deal for Workers campaign showed the power and influence of our movement when we unite and fight for change – we must do so again."

We will keep you updated via this magazine on any developments and will be taking an active role on a number of issues that effect us all directly as Retired Members.



As mentioned in our previous Winter 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.



Although we have received a lot of positive feedback since the launch of our "Senior Days Magazine" in 2022, unfortunately, the only disappointment that has been mentioned to us, is the lack of "Tales of Retirement" in this Guest Column section.

It would be great to be able to share your tales, stories or experiences - good, bad or indifferent - as we would really like to be able to keep the Guest Column as a current feature, but unfortunately, without your participation, this obviously cannot happen.



Write, call or email us at:

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Tel: 01256 474000

Email: andymoorey@cwuse5.org.uk



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

NEVER 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. Remember; if you are asked to rush a payment, be on your guard because it is more than likely a **SCammer**!

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
- **2.** 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.
- 3. Report <u>EVERY</u> scam, even if it didn't work on you, to help others:





Report fraud directly to the companies involved so they can alert other customers

"Useful Contacts 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 https://www.npcuk.org 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







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