

SE No.5 Branch

“Senior Days”



Magazine





Dear All

Welcome to the **Summer 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.

This summer's heat wave has made it difficult for many of us and the potential hosepipe ban is also having an impact.

It reminds me of the summer of 1976 when it didn't rain for months and then stepping outside the Sick Bay in early September feeling the lovely rain on my face, small pleasures.

There has been much in the news recently that affects our Retired Members and I hope that we have covered some of the important topics in this issue.

It is always worth remembering if you have something of interest you wish to share, please get in touch because all contributions are appreciated.

We are delighted that **Derek Smith** has taken the time to be our **"Guest Columnist"** in this issue and, as you all know, we are always looking for budding authors, so if you want to see your name in print please get in touch.

I hope you are keeping well, enjoy the outdoors and take care.

All the Very Best

Andy Moorey
Branch Chair



Dear All

In this issue of 'Senior Days' we feature an article on the Covid-19 inquiry, which happens to be timely in two ways.

Firstly, the Government has announced that this Autumn, 13 million fewer people will be eligible for free Covid-19 booster jabs – retired people between the ages of 65 & 74 (6 million of us) will not be eligible along with other groups such as those that are pregnant or have heart/liver issues.

Secondly, I went to hospital recently for a routine blood test only to discover that my on-line booking (*now needed two months in advance of the date you want*) had not gone through! This led to me having a 'discussion' firstly with the Head Nurse and then an Administrator.

I pointed out that prior to Covid-19, blood tests were a walk-in service whereas now they have to be booked on-line which they know doesn't always work. I also said that Covid-19 was now finished and the reply I received was that *"it is not finished and is coming back"*.

A few days later, on my local area chat site, someone was stating that they visited a friend in the same hospital, who told them that the patient in the next bed had been moved to a separate ward because they had tested positive for Covid-19.

So, it would appear that, on the one hand the NHS believes a new strain of Covid-19 is returning, whilst on the other hand the Government is significantly cutting the number of eligible free booster jabs.

Time for yet another letter to MP's!

Ian Warrick
Branch Retired Members Secretary



PENSION



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

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



PENSION



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

Current Campaigns

"Energy Industry Profits"

The higher Standing Charges that all the Utility Companies now generate have become very noticeable over the last couple of years.

Every year they increase these charges by inflation, which amounts to several hundred pounds before you even use the service they provide!

We all know these essential services should not have been privatised with shareholders being paid dividends that should have been invested in the Companies infrastructure.

Now, every single householder is facing these increases because Companies have squandered funds on "*dividend payments*" to keep their owners happy.

As everybody has noticed, the cost of living keeps rising and when you are on a fixed income, it starts to pinch.

This issue was one of the 2 Motions the Retired Members Conference put forward to the Annual Conference of the CWU to take National Action on.

Further updates will be reported in due course.

"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.

The Branch have drafted a letter that is being sent to all MP's within our Branch Area and we will update you on the responses (*if any*) received from MP's, because action should be taken to support the Senior generation to understand and benefit from the access to online services.

Further updates will be reported in due course.

Current Campaigns

"Unclaimed Entitlements"

As previously reported, the Government has made a U-turn on the Winter Fuel Allowance (WFA) for all Pensioners whose income is less than £35,000 per year.

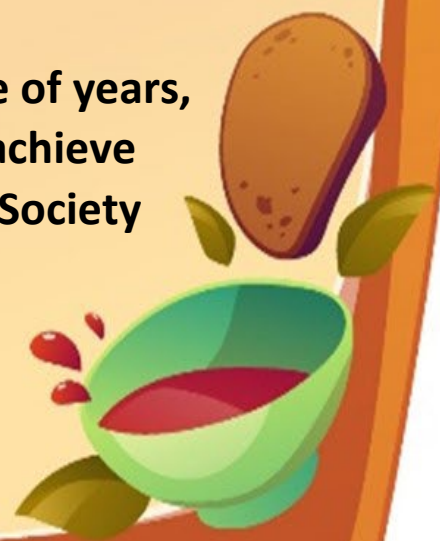
I am sure all of our members were effected by the non-payment of this allowance last Winter and it just rubs salt into the wounds that a party that was elected on the *"promise of caring"* has, in this incidence, failed miserably to do so!

It is also worrying that this Policy was not thought through properly and caused untold worry and anxiety to so many of us.

We need to keep pushing on with our Campaigns and ideas to influence those in power to improve the lives of our members.

It has been proven, over the last couple of years, that with pressure from us all, we can achieve better outcomes for our members and Society in general.

Anything you can do to assist us with our Campaigns would be greatly appreciated.



FIVE YEARS AFTER COVID-19

Lessons learned and the path forward

The Inquiry into the Covid-19 impact is continuing to hear evidence in regard to Social Care and this part of the inquiry, focuses on the experiences of **Nurses and Care Staff** during the Pandemic.

Outcomes of the inquiry include highlighting how the **Social Care Sector** was treated like the **“poor relation”** compared to the NHS.

What is the UK Covid-19 Inquiry?

The UK Covid-19 Inquiry has been set up to examine the UK's response to and impact of the Covid-19 pandemic, and learn lessons for the future. The Inquiry's work is guided by its Terms of Reference.

Concerns were also raised about the lack of adequate PPE and the use of makeshift items – like bed sheets and bin bags.

The number of Registered Nurses being recruited into Adult Social Care is now improving but there are persistent worries about the overall stability of the workforce.

The Government has a new initiative to get more Student Nurses into the Social Care field.

Unfortunately, Care Services are facing **significant financial challenges** with some areas reporting large financial gaps and the need to make further savings, and coupled with all of this are concerns around low wages in the Social Care Sector and the high turnover of staff, and also the difficulty in attracting new talent into the very important field.



Air Pollution and the risk of Dementia

Long term exposure to outdoor pollution, including car exhaust emissions, can be linked to an increase in the risk of Dementia.

A large-scale study was undertaken by the Medical Research Council (MRC) epidemiology Unit and University of Cambridge and Researchers said there was an urgent need for interventions to combat air pollution.

An analysis of 51 studies, and data from more than 29 million people who had been exposed to air pollutants for at least one year, discovered links between Dementia and three types of pollutant and previous studies have highlighted pollutants as potential risk factor for Dementia, but the strength of evidence had been varied.

Preventing Dementia is not just the responsibility of Healthcare. The study strengthens the case that urban planning, transport policy and environmental regulation all have a significant role to play.

The connection between air pollution and dementia needs to be better understood. We don't currently know how the level, time and life stage of being exposed to air pollution affects Dementia risk, but there is also evidence that tiny air pollution particles can enter the brain, but more research is needed to fully understand the effect of air pollution on brain health.

There are a growing number of studies looking at exposure to pollution around the world to answer these questions.

In 2022 the Committee on the Medical Effects of Air Pollutants undertook a review of 70 studies in human populations. The evidence suggests a link between air pollutants and the development of memory and thinking problems. It is thought that the effects of air pollution on the heart and circulatory system may impact the blood supply to the brain and lead to vascular dementia.

The report also considered whether there is a direct link between tiny air pollutant particles entering the brain and risk of dementia. The evidence does not currently suggest this plays an important role in the development of dementia.



Tea (or Coffee) Break Time

SUMMER FUN



Word Search



Summer fun is all around, and it's hidden in this puzzle! Words can be found in any direction—forward, backward, up, down, or diagonal.

Can you find and circle all the summer-themed words?

H N R H R R C H F F P G N I H S I F X
S A I L I N G I I K K H C K M X Q H V
P Y K K T N P R N K M H C K N U S R N
Q C N Q I F E V C C C X O Y S G R C K
B P K F Z W I O B A I X C M U Z W K Y
B F R B O W M C E T D P O B N S E V R
N U N R F M Y B E L H L N T G L L Z O
S L K N A E C O E C T N U K L L P R L
Z S J H V V R M G P R J T W A E P R L
T C X S R O O N V S M E A N S H A E E
N T A T A N L N E T P T A M S S E E R
K Q K M A N S L E E E O H M E A N B C
I W P D P E D L E R R T L Y S E I S O
T B E K A I C C M Y P C W F Q S P I A
E H M G Z I N E A M B N S N P L X R S
F C U M S R L G B S R A J N R I K F T
V L N P Y O K Y F Q T N L Q U K L B E
L D O X N H O T D O G L J L P S L F R
D P G S W I M M I N G J E L G B O A T

BBQ

BEACH

BOAT

CAMPING

COCONUT

FIREWORKS

FISHING

FLIP-FLOPS

FRISBEE

HAMMOCK

HOT DOG

ICE CREAM

KITE

LEMONADE

OCEAN

PICNIC

PINEAPPLE

POPSICLE

ROLLER COASTER

SAILING

SANDCASTLE

SEAGULL

SURFING

SWIMMING

VOLLEYBALL

WATERMELON



SEASHELLS

SUN

SUNGLASSES

SUNSCREEN



Tea (or Coffee) Break Time

Spot the Difference: Find 10 differences between the two scenes!



Current Campaigns



I Support a Commissioner for Older People & Ageing.



"Call for Older Peoples Commissioner (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.



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

The Rights of Older People

A report was recently published and we welcomed it's findings.

It recommends a review of the protections against Age Discrimination, a new Digital Inclusion Strategy and a better Government focus on the Rights of Older People, including the *potential* establishment of a dedicated Ministerial Role.

Whilst the responses we have received so far from MP's have been *broadly* supportive of an Older Peoples Commissioner (OPC), there is still an uphill battle to be had because they revert to their fall back position that the issues for the older generation are rising and are covered off by various Governmental Departments.

A dedicated OPC would be able to focus on these issues and bring accountability into sharp view to prevent important issues being placed at the bottom of a pending tray.

Whilst it is important to look at all of the options available, as some advocate, moving the Political responsibility into Regions – and even locally – would water down any real progress and time is clearly not on our side.



We will, of course, update you on any further developments.

Guest column



As mentioned in our previous *Spring 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.

In this edition, we are honoured that **Derek Smith** has agreed to take the time to write a few words on his *Redundancy/Early Retirement and Beyond*;

We are keeping reasonably well and enjoying our life in West Somerset.

Sadly, in 2019 my wife, Jacqueline, was diagnosed with Parkinson's Disease and was advised to give up work - she was only 62 years of age. The irony was that she had been a carer and subsequently a Care Manager and was also in the category of being one of the "WASPI Women."



We had very little savings and the only real asset was the house which we were able to buy in the 1990's (formally a council house). So, after living in the same house for almost forty-one years, we put it on the market.

Being in Maidenhead it gained a good value, and in 2020 - six weeks before the first Covid Lockdown - we moved to the village of Williton in West Somerset.



The chunk of equity it released kept us going financially until Jackie got her State Pension at the age of 66.

We now live in a lovely bungalow and being all on one floor has been essential as Jackie's mobility has declined. We absolutely love where we live (in the Valley below the Quantock Hills and not far from the sea) which is a far cry from the urban area of Cox Green, Maidenhead.



Needless to say, things did not turn out as we planned for our retirements, but we do what we can and I still involve myself with the Church and have been a Church Bell Ringer for 45 years, which allows me travel between churches on Sundays and for weekday practices.

We also love our garden and going out on Exmoor, which is just down the road. I also go out walking in the beautiful countryside that surrounds us, alas alone these days, as Jackie can no longer walk very far – yards, rather than miles.

Apart from the last ten years at Maidenhead Crown Office, when it all became about sales, I was proud to work for the Post Office. A Public Service.



I joined in February 1972, but hated the sales orientation in the last years of my service, so much so, that when the chance of Redundancy/Early Retirement came in August 2009, I grabbed it with both hands and I finished on New Years Eve in 2009, at the age of 56, and have no regrets.

I kept my hand in for a further six years working in my home community Sub Post-Office one day a week on Mondays.

I feel sad with the recent news that all the remaining Crown Offices are to be franchised.

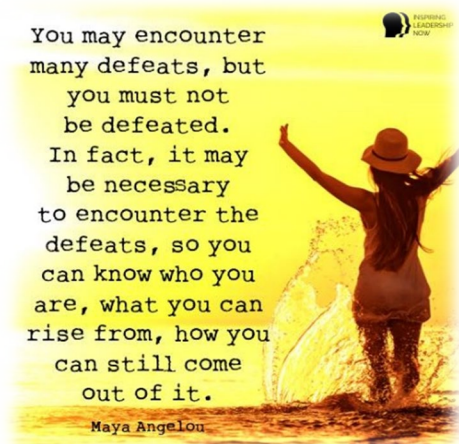
When Maidenhead Crown Office was closed & franchised to WH Smith's in 2016, I made a point of cycling into Maidenhead on the day of its closure, and I was the very last customer ever to be served in the Crown Office where I had worked for most of my career with Post Office Limited - and I still have a receipt to prove it!

We all face challenges in our lives, but it is how you deal with them that matters - see the positive's and it's surprising what you can still do.

Happy Days!

Derek R Smith

**PARKINSON'S^{UK}
CHANGE ATTITUDES.
FIND A CURE.
JOIN US.**



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



SCAM

ALERT

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

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 **ALWAYS** double check all payment requests **BEFORE** 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 **NEVER** invite them in to your home, **ALWAYS** take their ID and ask them to **WAIT OUTSIDE** and **SECURELY CLOSE THE DOOR** 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, DO NOT 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 **NEVER** 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. **ALWAYS** 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

1. Don't respond to **ANY** 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 **EVERY** 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

“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 e-alerts.

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**