

SE No.5 Branch

“Senior Days”



Magazine



Autumn
2025





The communications union



Dear All

Welcome to the **Autumn 2025** edition of our **“Senior Days Magazine”**. I hope you all enjoy the articles contained within.

Our Guest Columnist in this edition is Colin McErlean who gives an intriguing look back at his career with the GPO/Royal Mail. It goes without saying, that we would welcome **any contribution** you may have as we know it will be of interest to our readers.

It is very noticeable now, as the evenings are drawing in, the lack of daylight to be able to get out and about in the garden. It's mostly tidying up, doing the weeding and putting down a bit of compost/wood chips as ground cover to nourish and protect the roots for next year's growth.

Having done quite a lot or reading on the subject recently, the best advice I have discovered for lawn care, is to use some Autumn feed, as apparently, it feeds the lawn for around three months, strengthening the root system to help produce a healthy lawn in the Spring.

Further in this edition, I have included a Report from the CWU Retired Members Conference that I recently attended on behalf of the SE No.5 Branch in Birmingham which I hope you will all appreciate.

All the Very Best

Andy Moorey
Branch Chair





The communications union



Dear All

The Government has decided to review the issue of the WASPI (**Women Against State Pension Inequality**). Around 3.5 million lost out on pensions due to the age changes. This battle has been going on for a number of years, but a court decision ruled in their favour. However, the Government has indicated that it is unlikely to change the outcome.

Some people are due Pension Credit (PC) on top of their Pension. Although it is unlikely that male retired members will be eligible due to Royal Mails Pension Income, it might be that some female members affected by time off work for example may be entitled. However, one point to be aware of is that only £10,000 in savings is allowed for PC eligibility and for every £500 above that, £1 is taken off the maximum PC!

The Government is currently in the process of re-organising local Government boundary changes to create just one tier of local Government – mainly by abolishing the County Councils. It will also change the boundaries of the new single Council boundaries. Some areas will move into another council for example, some West Berks areas might move into Reading Council's boundary. Obviously, although this increases the number of Council Tax Payers in most Councils, it may also have an effect on services, including those for retired people with more demand.

This issue was reported at the **CWU National Retired Members Conference** with a number of Motions covering a wide range of issues affecting Retired Members being raised. Two of those Motions were; a campaign with other Unions to fight the current attacks on Pensions and that retired people should be exempt from the freezing of the Personal Tax Allowance so they are not pulled into paying tax on their basic State Pension. These two Motions will be forwarded to the CWU National Conference in May 2026.

Finally, with winter approaching, a reminder that those above 65 can receive a "**free flu jab**" and those over 75 are eligible for a free "**COVID booster jab**".

Have a good Christmas and New Year and don't drink (too much)!

Ian Warrick

Branch Retired Members Secretary



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



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

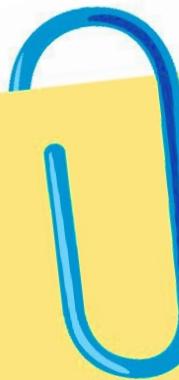
Email: enquiries@rmsps.co.uk

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.



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.



What do proposed changes to driving laws mean for older drivers?

‘ All motorists, upon reaching 70 years of age, would be required to undergo an eye test, and if they failed, then they would be banned from driving. ’

Road safety laws in England and Wales are currently under review, and that could mean significant changes are introduced that could affect older drivers and their ability to stay on the roads.

The headline change being recommended is that all motorists, upon reaching 70 years of age, would be required to undergo an eye test, and if they failed, then they would be banned from driving. The proposed changes would require older drivers to repeat this eye test every three years.

The review into road safety has come about as a result of concerns that existing initiatives are ineffective and not fit for purpose. It argues that the existing rules were introduced at a time when driving conditions on our roads were far different from those we experience today.

The Transport Secretary ordered the review following a damning report by Lancashire's Senior Coroner in April of this year, following the tragic deaths of four people on the county's roads. The report called for action to prevent future fatalities after it was found that the enforcement of minimum legal vision standards was insufficient.

The report hit ever harder, with the Coroner calling the UK's licensing system amongst the worst in Europe, with the UK being only one of three countries that allow for self-reporting of the visual ability to be able to drive.

Official figures show that over 1,600 people died on UK roads last year with 22% of fatalities aged 70 or older. Moreover, the treatment for those involved in traffic accidents costs the NHS in excess of £2bn a year.

But it's not only the introduction of regular eye tests that is suggested. The review is also recommending that tests be introduced to check for dementia and that stricter drink-driving rules be brought into force, aligning England and Wales with those that currently operate in Scotland. This would see the legal limit, currently 35 micrograms of alcohol per 100 millilitres of breath, reduced to 22 micrograms.

Drug drivers will also be targeted under the proposals, with the recommendation that police be allowed to rely on roadside saliva tests rather than blood tests when prosecuting individuals for drug driving, making it easier for the police to bring prosecutions.

It is also proposed that passengers who are found not to be wearing seat belts be given penalty points.

Of course, opponents of the proposals will argue that this risks further isolating elderly people and taking away their freedom of movement. For many, their cars are the only way of getting around, especially those living in rural areas where public transport is lacking or unreliable.

Currently, if you are 70 or over then you must, by law, renew your driving licence and update the photo on your licence every three years. When you renew, you are required to tell the DVLA if you have a problem with your eyesight that prevents or restricts your capacity to drive.

The new proposals are expected to be published in the autumn and are part of an ongoing consultation process. If introduced, they will represent the first new road safety strategy in the UK in over a decade.



What happens with your Driving Licence when you reach 70?

When you reach 70 years old, your driving licence automatically expires and you must apply for a new one if you want to continue driving. After this, you will need to renew your licence every three years.

You cannot let your licence expire, as doing so would mean you would be driving illegally. Don't worry about forgetting to renew your licence - the DVLA will send you a reminder as you approach your 70th birthday, as well as reminders every three years afterwards.

Mandatory Eye Tests for Drivers over 70

The Government has announced that it will be requiring drivers over 70 to pass an eye test. This is expected to come in from Autumn 2025. Once this happens, you'll need to provide proof of a successfully completed eye test alongside your renewal application.

How do you renew your Driving Licence?

There are a number of ways you can go about renewing your driving licence. No matter which you choose, the renewal is free of charge if you apply through the Government website.

By Post: As you approach 70 years of age, you'll automatically receive a D46P application form from the DVLA. This form will be sent to you every three years thereafter. You can complete the form and return it to the DVLA using the address listed on the form. Alternatively, you can pick one up from your nearest Post Office. If your licence is currently a paper licence, you'll need to send an up-to-date photo along with your application. Even if you already have a photocard licence, you may be required to send an updated photo for the new licence.

Online: You can find the DVLA online application form through the Government website.

To renew online, you must provide information such as:

- An active email address
- Your home addresses from the last three years
- Your National Insurance Number
- A valid UK passport number

Important: some third-party websites may charge a fee if you renew your licence through them, so always make sure you use the Government website, which charges nothing.

Disclosing Medical Conditions

Whether you apply online or via post, there's a medical declaration section of the form that you must fill in. This section requires more information about your medical history, any conditions that you have and confirmation that your eyesight is up to standard for driving. These questions should be answered as honestly as possible to ensure that you're safe to drive on public roads. In some cases, you may be required to have a medical examination and have the form signed by the doctor or nurse who assesses you.

How long until my new driving licence arrives?

Your new licence can take up to three weeks to arrive, though this may be quicker if you submit an online application. If your old licence is still valid and in date, you can continue to drive as usual while you wait for the new licence to be delivered. However, if your old licence has expired, you will need to wait for its replacement before going out in the car. Once you've renewed your licence at 70, you'll need to do so every three years. If you are diagnosed with any notable medical conditions between renewals, you must notify the DVLA as soon as possible.

Notable Conditions are those that affect your ability to drive, including:

Dementia

Epilepsy

Heart Conditions

Parkinson's Disease

Physical impairments (including the loss of a limb)

Sleep Apnea or Fainting Spells

Strokes (including mini strokes)

Visual Impairments

Any of the above also need to be declared to your car insurance provider.

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

REPORT A SCAM

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

Rail industry expands eligibility for “Disabled Persons Railcard”

NPC welcomes news that the rail industry is to expand the eligibility criteria for obtaining the Disabled Persons Railcard from 2026. (DPRC). The sector will also simplify the application process for a DPRC, which offers a third off rail travel for cardholders and one accompanying adult.

The changes follow a review of the DPRC undertaken by Rail Delivery Group (RDG), the Department for Transport (DfT), and The Disabled Persons Transport Advisory Committee (DPTAC). It concluded that the Railcard’s eligibility criteria should better reflect modern understanding of disability and the real travel barriers people face.

Tony Conway, Chair of the NPC Transport Working Party said: “The move is generally a step forward in the industry’s commitment to making the UK rail network more accessible and customer focused. Of course, the devil is always in the detail, so we will be examining the changes carefully before we give a final verdict.”

Research conducted by the Rail Delivery Group indicated strong public support for the changes, with 79% of DPRC holders and 73% of non-holders in favour of including non-visible disabilities in the eligibility criteria.

The new eligibility criteria for the Railcard will expand in two phases so that both visible and non-visible disabilities are better recognised and supported. They are designed to bring benefit where the evidence requirements are straightforward and introduce assessment for more complex cases later in the year. This is to ensure the process remains fair and reliable while being more inclusive.

Phase 1 will come into effect from **1 March 2026**, expanding eligibility to a broader range of customers who can demonstrate their need through existing documentation, for example Blue Badge holders.

Phase 2 will be introduced from September 2026 and will extend eligibility further to cover conditions that require clinical or professional evidence. These will include some long-term or degenerative medical conditions, and neurodiversity where it has a substantial impact on a person's ability to travel by train. Full details of the evidence required and guidance on making an application will be published ahead of each phase to ensure customers and frontline staff are fully informed.

The Rail Delivery Group say these reforms are part of a wider commitment to putting customers at the centre of decision-making and to remove barriers that prevent people from travelling with confidence.

Jacqueline Starr, Executive Chair and CEO of Rail Delivery Group, said: "Rail connects people to jobs, education and community and we are determined to make those connections easier to access for everyone. Many people face real and varied barriers to travel and widening eligibility for the Disabled Persons Railcard is a step forward in making rail travel a genuine option for more people, listening to how we can help mitigate the additional cost of living with a disability and ensuring our services are shaped around customers' needs."



The DPRC Railcard, is available to purchase online from railcard.co.uk or by post. Check with your local rail provider for costs and any time restrictions.

For More Information, please contact:

Beverley Morrison
National Public Affairs Manager
National Pensioners Convention

Telephone: 020 7837 6622
Mobile: 07588 779515
www.npcuk.org

Tea (or Coffee) Break Time



AUTUMN WORD SEARCH



WORD LIST

ACORN
AUTUMN
BONFIRE
BRISK
CIDER
CORN
CRISP
EQUINOX
FALL
FESTIVAL
FOLIAGE
FOOTBALL
GOURD
HALLOWEEN
HARVEST
HAYSTACK
JACKET
LEAVES
NOVEMBER
OCTOBER
PINE CONE
PUMPKIN
SCHOOL
SEPTEMBER
SQUASH
SWEATER
THANKSGIVING
TREES

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



Tea (or Coffee) Break Time

Can you find the 12 "Forest Dwellers"

in the image below?



Look carefully - some could be hard to find!

CWU RETIRED MEMBERS CONFERENCE 2025

I attended the CWU Retired Members Conference in Birmingham on Wednesday 15th October 2025 on behalf of our Branch.

There were twelve Motions on the Agenda Pad and all were carried. An emergency Motion was submitted which related to funding for the NPC. This Motion was subsequently remitted for the NEC to consider this matter.

I have listed below an overview of each Motion debated at this year's Conference:

Motion 1.

This related to this, and the previous Governments, attacks on Pensioners. There is a need to build a campaign with other Trade Unions to combat the propaganda produced by right wing "think tanks" and the Reform Party. There is a need to secure decent long-term pensions for current and future generations of Pensioners.

Motion 2.

This related to the freezing of the Personal Tax Allowance introduced by the Conservative Government in 2022. The Allowance is not due to be reviewed again until 2028 at the earliest. This Motion instructed the National Retired Members Committee (NRMC) to work with the NEC and the TUC and other interested parties to apply pressure on Government to provide an exemption on the Personal Tax Allowance for State Pensions.

Motion 3.

This was about standing charges on Utility Bills. This instructed the National, Regional and Local Retired Representatives to lead and liaise with the NEC who will be supporting the Campaign. The debate centered around alternative tariffs possibly relating to usage. This was a very interesting debate.

Motion 4.

This related to Water Bills and how they have increased by at least 19% and the effect this has had on Pensioners on a fixed income. Shareholders have received the lion share of the profits with much of it going abroad. Customers are being stung. New reservoirs are being built and over £3.5 billion is being paid to service the industries debt.

Whilst in Scotland, the Water Company is publicly owned and investment in infrastructure is a third of all profit with bills being maintained at reasonable level.

Motion 5.

Recruitment and retention of Retired Members with the long-term goal of an improved package of benefits to members. Conference agreed to have a drain up to improve communications and general feedback from the members. The NRMC was instructed to work with the NEC to ensure reviews are carried out Bi-Annually.

Motion 6.

This related to the CWU National Website – and in particular the Retired Members Section – which is extremely difficult to navigate around the site and gain information. The site needs to be updated regularly with news and views to encourage members involvement. The NRMC was instructed to monitor the site and seek the necessary improvements.

Motion 7.

This related to Northern Ireland and the Review that took place to improve services. There has been slow progress in implementing the recommendations. It was agreed by Conference to seek the assistance of the NEC to resolve the outstanding issues.

Motion 8.

This related to Motions carried at previous Conferences and the actions needed to implement them. Conference agreed that a matrix should be produced to advise the wider Retired Membership on

progress via the Union's publications available to them. The NRMC was instructed to work with the NEC on this matter.

Motion 9.

This related to the recent CWU Restructuring Conference and the moving to Bi-Annual Conferences – there is a need for a review and make the necessary rule changes to deal with Motions that are carried at the Retired Members Conference outside the years of the Bi-Annual Conferences. The NRMC to work with the NEC to bring about the necessary changes.

Motion 10.

This related to the exclusion of Retired Members being involved in the Branch Ballot for the new Regional Officials Elections.

The issue centered around the Unions non-industrial structure. As this structure included Retired Members being Regional Leads and being involved with the Sub-Committee working to a Retired National Network. This decision was wrong. Conference agreed that the NRMC will work with the NEC to bring about the necessary rule change.

Motion 11.

This centered around Retired Members continuing to receive communications by post from their CWU Branches. It was highlighted that a few Branches were only communicating using new technology and Retired Members were being excluded. Conference agreed to seek an instruction that members who do not have access to such technologies will continue to receive information from their Branches by Post.

Motion 12.

This related to Retired Members Conference delegation strengths which needed to be reviewed. Branches at the low end can send one Delegate and one Observer. At present the Observer cannot get actively involved in Conference.

Following the debate, Conference agreed the NRMC should work with

the NEC to achieve two delegates per Branch at future Conferences.

There followed a short presentation on the various Pension Schemes by Paul Kennedy which was well received by those Retired Members present.

The Chair formally closed the Conference at 15:00.

Andy Moorey
Branch Chair



Membership Subscription Rate Increase from 1st February 2026

The NEC has agreed to a 3% increase on all membership subscriptions from 1st February 2026 - this is only the third increase in the subscriptions of active members in over a decade.

New Retired Membership Rates:

Weekly: £1.75 (opt in) £1.54 (opt out)

Monthly: £7.59 (opt in) £6.69 (opt out)

ALSO

CWU Death Benefit Increase

In accordance with the terms expressed in CWU Rule 4.1.11, from 1st October 2025 the CWU Death Benefit payment will be increased to £1,133

Current Campaigns



"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.



Commissioner for Older People & Ageing

Consensus statement on a Commissioner for Older People and Ageing in England

We call on the UK government to establish a Commissioner for Older People and Ageing in England to act as an independent champion for older people and ensure that policy and practice across government considers the long-term needs of people in later life and the implications of our ageing population on society.

Our society is ageing, and policymakers should embrace this demographic shift. Currently 11 million people are aged 65 or over, and in less than 20 years over 17 million (1 in 4) of us will be over 65. Growing older is a privilege, but an ageing population will require collaboration and joined-up thinking to deliver innovative policy solutions and meet the needs of the future, including alternatives to accessing information and services other than online.

The support people need in later life from institutions like the NHS and social care, and social security systems are critical, but no single government department can respond to these issues alone. A commissioner would

facilitate the long-term planning that is needed to ensure our economy and public services are adapting to demographic shifts, while also enabling more people to age well. This would not just benefit older people, but our country as a whole.

A sharper focus on the range of experiences in later life is required. Not everyone enjoys a financially secure retirement – indeed an alarming proportion are struggling to make ends meet – and too often, older people's rights and interests are forgotten by decision-makers, particularly as we face unprecedented crises.

But there is an opportunity to fix this. Older people want to be part of the country's vision, now, and in the future. As our older population becomes increasingly diverse, we believe that older people urgently need a champion at the heart of the government, working alongside the Older People's Commissioners for Wales and Northern Ireland, to help make the UK the best place in the world to grow old.

The supporters of this statement include:



Guest column



As mentioned in our previous **Summer 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 **Colin McErlean** has agreed to take the time to write a few words on his **Employment with Royal Mail & his Retirement**:

It's been one year since I retired from Royal Mail after 50 years' service, and as I look back on my journey over the years, I definitely left at the right time.

I started my service as a "Telegram Boy" in Ballymena Post Office in Co. Antrim in 1974, my first pay packet was £13.86 paid in cash by the Postman Higher Grade (PHG) and my father put £5 in the bank, gave £5 to my mum and I had the grand sum of £3.86 left.



I left Northern Ireland – which was effectively a war zone – in 1979 and never thought that I would see my son, who was in the RAF, go to his own war zone in Afghanistan. Thankfully he returned safely unlike many of his colleagues and as always on Remembrance Sunday, we will take time to remember those who died so we can have our freedom today.



*I started work at **Crawley Delivery Office** in 1979 and had many happy years there and made, and still have, many friends from my time working there. It was hard work, because of the long hours and low wages when I worked 6 days a week and every other Sunday, including Datapost deliveries - only the older posties will remember **Datapost**!*



I remained in Crawley Delivery Office until the early 2000's when I transferred to Gatwick Mail Centre to drive the 600 lorries.

*For my last 6 years there, I was the Area Distribution Rep for the RH, BN and TN Areas which was a very challenging role as many times I would be dealing with Area Managers who had no real experience – **and definitely no empathy** – with the people they were dealing with.*

I have to say, I have a lot of time for Martin Walsh, when Royal Mail were closing down Gatwick Airport Mail Unit (GAMU as it was known), Martin, then as an NEC and PEC Official, visited numerous times to explain the situation to the members, and successfully obtained every preference the members asked for and I think the Union is in safe hands with Martin.



*The one piece of advice I would give to the current CWU Reps is always try and answer your phone - **not only when its coming up for Election Time** – as sometimes, a quiet word or a bit of advice and reassurance is all the member wants and needs.*



*A few months after I'd retired, I got a nasty surprise from the Tax Office by way of a large **Tax Bill** in relation to underpaid tax in the years just before I left.*

This was from my Lump Sums from my Pension Pots and I have talked to Andy at the Branch Office who is going to contact Paul Kennedy to try and inform members who are close to retirement of this pitfall.



*I would like to take this opportunity to thank everybody at the Branch Office for their support over the years – especially Michelle who was at the end of the phone when I wanted to **“sound off”** and always had the answers whatever questions I had, thankyou Michelle.*

Finally, I would like to wish everyone and remember.....



“Unity is our Strength”

*Kind Regards
Colin*



Campaigning for the rights of older people

New survey shows up to half of older people cannot afford emergency bills

The NPC is backing calls by Independent Age for the government to 'take real steps' to help older people who cannot afford emergency bills.

New research by the charity found that one in five older people on low incomes would struggle to pay an unexpected £50 bill. But the figure rises to over half - 52% - if the emergency bill was £250.

In a poll commissioned* by Independent Age, it was found that 21% of over-65s with an income of less than £15,000 a year would find it difficult or impossible to get the money together for unexpected costs.

The charity's report, *'Surviving Not Living'* also found that 20% of older people on low incomes have no savings to fall back on, prompting them to press for measures like national social tariffs on water and energy bills.

Joanna Elson, Chief Executive of Independent Age said: "For older people on low incomes, even one unexpected bill can push them past the point where there's anything left to cut back. It's unacceptable that so many are seeing their income completely disappear on everyday essentials, like rent, water and food, which leaves them struggling to cover all their bills let alone save for emergencies like a broken fridge or oven."

NPC General Secretary Jan Shortt said, "These findings are shocking but sadly not surprising, as millions of older people are struggling with the cost of living. NPC completely supports Independent Age's call for an urgent intervention from the UK Government."

Independent Age says the government must implement a take-up strategy that simplifies the application process for entitlements and ensures older people on low incomes receive all the financial support they need.

Independent Age calls upon the Government to:

- Recognise this serious, long-term issue and take action.
- Enhance the Warm Home Discount and set the longer-term ambition of introducing an energy bills social tariff.
- Introduce a national social tariff for water bills in England and Wales.
- Along with Ofcom and broadband providers, work together to better proactively promote broadband social tariffs.
- Along with local governments, work together to increase uptake of Council Tax Reduction.
- And with local governments, provide comprehensive financial help for those on a lower income facing emergency costs.

*YouGov polled 2,188 adults from May 29 - June 3.

Is the “10 Year Health Plan” Fit For Purpose?

The Government has published its “**10 Year Health Plan**” for England which aims to see millions of patients treated and cared for closer to home by new teams of health professionals.

It also outlines significant use of digital technology to achieve its aims—which is a concern for NPC.

The aim of the plan is to “**re-invent the NHS**” through three “*radical shifts*” of focus: Hospital to Community; Analogue to Digital; and Sickness to Prevention.

In the weighty document’s foreword, **Prime Minister, Sir. Keir Starmer** said: “*This is a time for radical change – major surgery, not sticking plasters. It won’t be easy, but the prize will be worth it.*”

The NPC Digital Working Party and Health and Social Care Working Party both contributed to the full NPC consultation submission prior to the publication of the Plan. They outlined our concerns, particularly regarding the increased use of digital technology and the NHS App when there is still a “**significant level of digital exclusion**” throughout the population, and particularly among older people.’ NPC working parties will now review the published Plan and report back their conclusions.

The main aim of the “**10 Year Health Plan**” is to enable neighbourhood Health Centres to provide people with more convenient access to a full range of services and reduce hospital visits.

The new Health Centres will house neighbourhood teams of nurses, doctors, social care workers, pharmacists, health visitors, palliative care staff and paramedics, and be open 12 hours a day, six days a week. The plan also outlines significant changes to the NHS App. By 2028, the app will be “**a full front door to the entire NHS.**”

www.gov.uk/government/publications/10-year-health-plan-for-england-fit-for-the-future/fit-for-the-future-10-year-health-plan-for-england-executive-summary



"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





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