SE No.5 Branch
"Senior Days"

CWU
RETIRED MEMBERS

Magazine



Happy Autumn

2026

The communications union



Dear All

I hope you are all well, I expect you will look back and remember the summer of 2026. Personally, it was a little too warm and feels more comfortable in the cooler weather.

We always welcome your contributions, either in writing or by e-mail, as there are so many issues that need addressing. We wish to be proactive and contact the appropriate organisations and gets answers for our frustrated members.

Along with Ian, I will be attending the Retired Members Conference in Birmingham at the CWU Branch Office. A full Report will be published in a future addition of our Senior Days' Magazine.

When you have more time on your hands, your focus turns to issues that are important to us as Retired CWU Members and that of the older generation.

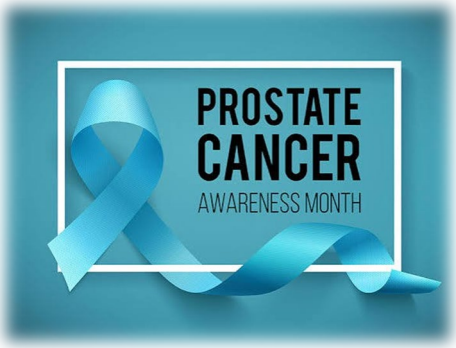
Being a Prostate Cancer survivor myself, we continue to campaign for a National Screening Programme. The latest report recommends a targeted Screening Programme that leaves some groups vulnerable to the disease going undetected.

Whilst it is important to recognise the progress that is being made – for example the ***"Transform Trial"*** – to address uncertainties in the evidence.

The targeted screening of black men is very important, alongside reviewing new evidence and treatments. We need to better understand the causes of Prostate Cancer.

We need to encourage ***all*** men to come forward for Prostate Specific Antigen (PSA) blood tests and if necessary, seek early treatment.

The Government need to invest in a Nationwide Surveillance Programme to seek the best possible treatments and outcomes. As we all age, if you have any concerns whatsoever, please seek a GP's appointment.



At the time of writing, we await the announcement of the inflation figure for September, because as you know, it is this month when the State Pension increase is made using the Triple Lock mechanism.

If you do have any enquiries that we may be able to help you with, or at least point you in the right direction, please contact us at the Branch Office on **01256 474000**.

So, until next time, take care of yourself.

All the Very Best

Andy Moorey
Branch Chair





Dear All

No doubt you have read about the DM26 delivery problems within Royal Mail as Social Media is rife with customers complaining that they have not received mail for a week or more or are receiving NHS appointments until after the due date.

Such is the situation across the Country that MP's have started taking up the issue including all three Reading MPs in our Branch who have contacted the Business.

The new DM26 delivery scheme, which is linked to the new USO Regulation, is being trialed in different offices. While it is working in some, many offices have boards full of undelivered mail because members are faced with taking out too much more mail that cannot be delivered within their Duty Time. One issue is the way duties are planned, which is leading to confusion in some offices.



Retired Members will remember the time, when one signed for a Duty and that was permanent until the next Resign and if you were on leave or off sick, a ***"reserve"*** would cover your Duty. This was abandoned some years ago and, in my view, has seen a decline in Service Level as a result.

Along the same lines, we have seen an undermining of Post Offices.

Firstly, being transferred mainly in to WH Smiths stores, then when WH Smiths focused on Travel Hubs, they were transferred to TG Jones or stores like Morrisons. Now that some TG Jones and Morrisons are closing, the Post Office is stranded – sometimes closed for months as in Basingstoke.

This scenario would not have made Cilia Blacks ***'Surprise Surprise'*** (*don't say you don't remember it*) and any fortune teller worth their salt could have foreseen it!



The CWU Retired Members Conference will take place in October and some of the issues that will be discussed are A Commissioner for Older People (*our Branch will be submitting a Motion on this*), the Crisis of NHS Dentistry and Guidance on the Health Dangers of increasing heatwaves, as with this summer and likely in the future.

A report of the conference will be in the next issue.

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

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.

OFWat (Water Services Regulation Authority) has placed a price cap on energy bills until July 26. It will help struggling pensioners in some respects, but long term solution needs to be found to support older people during the forthcoming winter months.

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.

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 and the Motions to Conference can be found elsewhere.

Further updates will be reported in due course.

"Offline & Overlooked"

Pensioners can access free or low cost IT training through National Charities like AGE UK, which offer Digital Champion Programmes and local computer classes, which help older people with their computer skills. Local Public Libraries and Council Community Hubs also help absolute beginners.

AGE UK have and advise line – 0800 678 1602 – which can also direct you to local services.

As we all know, technology moves on at an ever increasing pace and we can definitely feel left behind.

Further updates will be reported in due course.

Current Campaigns

"Winter Fuel Allowance (WFA)"

You will find elsewhere in this edition, a full update on the Governments Advice and criteria on how to claim this allowance.



" Older People's Commissioner in England"

The Branch continues to actively support this Campaign.

You can find mor background details in this edition and further updates on the progress will be reported in future editions.

Tea (or Coffee) Break Time



AUTUMN



WORD SEARCH

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 C 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

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



Tea (or Coffee) Break Time

FIND 8 DIFFERENCES

FIND 8 DIFFERENCES BETWEEN THE TWO IMAGES





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:



Commissioner for Older People and Ageing (England) Campaign

Like any group, older people are a diverse community with different needs, hopes and ambitions.

We all have ideas how we wish to spend our retirement; with family and friends, some will jump into volunteering and helping others and some need support provided by Social Services.

A National Roadshow has been conducted, which clearly indicated how wide spread the issues effecting people in later life.

Transport problems were also highlighted; bus routes have ceased which means the elderly have to walk further whilst their physical wellbeing is declining. It creates a situation where people became isolated impacting on their day today lives.

A Commissioner for England working within Government would address the many barriers that effect peoples' lives because so many feel powerless that their voice isn't heard.

The Commissioner in England would have direct contact with Ministers and provide expertise to Government departments.

At present the standard response from our MP's on these issues is they are addressed by the departments responsible. In my opinion, this is clearly a cop-out for MP's not acting and getting behind our Campaign.

A Commissioner for England's eleven million Pensioners is not a big ask, however, there seems to be a reluctance by MP's to get behind this important National Campaign.

Older people need a stronger voice in decisions that affect them

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

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

Health & Social Care

The NHS will be one of the most important issues for us over the coming months and years. Now we have an opportunity to demand the kind of NHS we want and deserve after decades of privatisation and cuts to services.

There is a desperate need to change the narrative around the NHS and Social Care. Yes, we need better Budgets for both these services, but these alone will not achieve a return to the NHS we really want. A whole raft of policies needs reviewing and potentially thrown into the bin. Because it is not the NHS that has failed, it is the policies of those in power.

Every time there is a change of Government, there is a ***'reform the NHS'*** agenda which quite frankly wastes even more money. The National Pensioners Convention (NPC) suspects that removing the NHS and Social Care from the Political Agenda would give stability and growth in the right direction, but that will not happen any time soon.

The NPC policy of a National Care Service free at the point of need would begin to deal with the unacceptable lack of access to even basic care needs. It requires to be fully funded, publicly run and accountable and to give care workers the respect they deserve by having their own Professional Body and pay structure. Our policy demands parity of illness, so that no one must pay exorbitant care costs just because their condition does not meet someone else's criteria.

To be effective, the National Care Service must work alongside the NHS. So, what will that require?

- ♥ Public Funding;
- ♥ End privately funded services;
- ♥ A workforce that is respected and valued;
- ♥ Decent pay and conditions;
- ♥ A recruitment and retention strategy that enables staffing levels to reach optimum numbers;
- ♥ Investment in the infrastructure of hospitals and delivering new, modern buildings for staff to work from;
- ♥ Restore Public Health to pre-pandemic levels and enable them to re-build the nation's health.
- ♥ Tackling health inequalities will only happen with new policy initiatives that put people first.

If you believe in an **NHS** that is for everyone, use your people power!



Winter Fuel Allowance

As you probably know, there are issues around who does and who doesn't receive the Winter Fuel Allowance (WFA).

We have laid out below the latest information for your attention, however if you require additional assistance, please contact **www.gov.uk/winter-fuel-payment**

If your total income for the tax year is:

- £35,000 or less, you will keep your payment.
- More than £35,000, HMRC will take back the payment.

If you live in a household with someone else who has also received a payment, they will look at ***each person's*** individual income separately.

For example, if your income is £36,000 and your partner's income is £22,000, they will take back your payment, but your partner will keep their payment.

The various revenue streams HMRC consider are listed below and received in the Tax Year before any deductions, i.e. gross amount:

- ♥ State Pension
- ♥ Company and personal pensions
- ♥ Money you earn from employment
- ♥ Interest from savings
- ♥ Dividends from company shares
- ♥ Income from a trust
- ♥ Any state benefits that are taxable
- ♥ Net profits if you are self-employed
- ♥ Rental income

If you have income from a joint source, for example interest from a joint savings account, you should only include your share of the income.

I hope the above information is of use to you should it be required.

"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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RG21 7PU

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