

## Retired members make their presence felt at Conference

**T**his year's CWU Annual Conference included a number of debates important to the union's retired members, writes Norman Candy.

On the first day of Conference Dave Banbury, regional parcels organiser, moved a proposition calling for 'an increase in the state pension to be funded through the surplus in the National Insurance Fund'.

Dave and the seconder, Gordon Rosette, pointed out that the UK state pension is almost bottom of the list of state pensions in Europe, despite the UK economy being the fifth largest in the world.

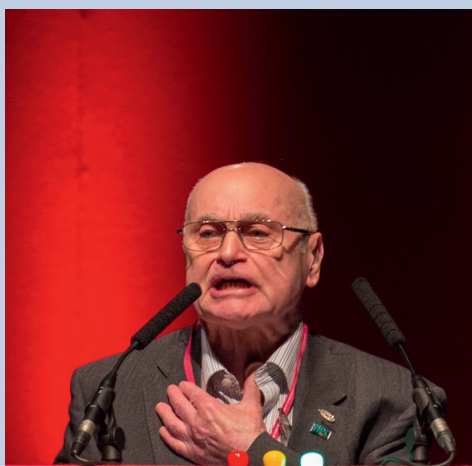
They pointed out that both Conservative and Labour governments had borrowed from the fund, which is in surplus, to reduce the need for government borrowing. Calling on the National Executive Committee (NEC) to work with the Retired Members' Advisory Committee (RMAC) to campaign for an increase they went on to argue that the control of the fund should be taken away from government and administered by independent commissioners with a statutory duty to utilise the fund to improve the state pension.

Senior deputy general secretary Tony Kearns opposed the motion on behalf of the NEC on the basis that, whilst having every sympathy for the call for an increase in the state pension, they could not support the outsourcing of the state pension to an independent 'quango' and on that basis urged Conference to oppose the proposition. The motion was not carried.

Denis Rose on behalf of the North Wales and Marches Branch then moved a proposition pointing out that the increase in life expectancy meant that councils were increasingly likely to separate elderly couples living together with the assistance of home care because of the cheaper option of care in a nursing home. The



Dave Banbury



Denis Rose

Edinburgh, Dundee & Borders Branch went to rostrum to condemn the practice and Lynn Simpson, on behalf of the NEC, also urged Conference to support the branch's fightback proposals, which they did unanimously. (See story on page 26 of *The Voice*)

The following day the Midlands No.1 Branch moved a 'vote of confidence in the NEC for the way it has dealt with the voting

rights of retired members'. This was not carried.

South Central Postal then successfully moved a motion which commits the NEC to "work with the RMAC and to seek to change the timing of the Retired Members' Conference to the Autumn."

(See story on page iii)

### FULL ROLE IN DEBATES

A number of propositions important to retired members were unfortunately not reached because of time restrictions. However retired members played a full role in a number of debates which covered wider issues and once again showed the important contribution that this section of the membership makes to the democratic processes of the CWU.

The Retired Members' Advisory Committee held a lunchtime 'fringe meeting' that was extremely well attended by delegates from across the UK. Senior deputy general secretary Tony Kearns, gave a comprehensive update on all the issues that the union is dealing with on behalf of retired members.

Neil Duncan-Jordan gave a report on behalf of the National Pensioners Convention (NPC) and Phil Chadwick spoke about the publication of his fascinating book 'We Were There', which he compiled on behalf of the CWU Western Counties Branch.

The book chronicles the role of postal workers from the South West during the 1971 UPW national strike. Based on first hand interviews with many of those involved, historical research and union archives, it provides a brilliant record of the UPW during that critical and important period of trade union history. It's a book that must be read by anyone interested in working class history.

# Don't let scammers nick your nest egg

Pension freedoms have opened a Pandora's box of opportunities for conmen, and we all have to be more wary than ever of being scammed, explains *Brian Lee*.

New figures show crooks have swindled £1billion from savers' pots since 2014.

And they keep finding new ways to steal life savings, the latest being the economic uncertainty caused by the collapse of Carillion.

It's provided yet another opportunity for dodgy firms encouraging people through emails and letters to transfer money out of private pension schemes.

As one pensions industry insider explains: "These scammers are using increasingly sophisticated ways of trying to defraud cash from people's hard-earned pensions and savings.

"The basic rule of thumb still stands – if an opportunity sounds too good to be true, it almost certainly is."

Highlighted here are tactics to look out for to help you avoid the crooks and keep your money safe.

## WHERE TO FIND OUT IF A COMPANY IS LEGITIMATE

- ◆ Check the Financial Conduct Authority ScamSmart site [fca.org.uk/scamsmart](http://fca.org.uk/scamsmart) for known scams
- ◆ The Pensions Advisory Service (TPAS) has a great tool to help identify a potential scam at [www.pensionsadvisoryservice.org.uk/my-pension/online-tools](http://www.pensionsadvisoryservice.org.uk/my-pension/online-tools)
- ◆ Check with your financial adviser, The Pensions Advisory Service, Money Advice Service or your current pension provider if you have concerns, or call Action Fraud on 0300 123 2040 or contact online at [actionfraud.police.uk](http://actionfraud.police.uk)
- ◆ If in any doubt, simply hang up the phone, or delete the text or email without even opening it.

## SEVEN WARNING SIGNS

- ✓ Beware of any offers to help you access your pension savings before the age of 55. It's only possible to do this in rare situations, for instance if you are very ill. So be careful and always check with your pension provider
- ✓ Any recommendations to take a large amount or your whole pension pot in a lump sum and invest it should be treated with huge caution. There are significant tax implications if you take lots of your savings in one go
- ✓ If you're offered market leading investment returns or "unique investment opportunities", beware. People have been scammed into investing in car parks, offshore property, storage facilities and, incredibly, truffle trees
- ✓ If you're told the deal is limited and you must act now, bin it. Choosing the right retirement income products is a big decision and no genuine financial firm would ever push you to make an immediate decision
- ✓ Some scammers will discourage you from seeking professional financial advice or talking to the Pension Wise service or The Pension Advisory Service. This is a tell-tale sign of a scam
- ✓ Ignore unsolicited offers for a free pensions review or free advice, often made via phone call. The Government has promised to ban this cold calling, but we don't know when
- ✓ Finally, whoever contacts you – it's easy to check them out, because they should be on the Financial Conduct Authority (FCA) Register. This is a public record of all the regulated firms and individuals in the financial services industry, including retirement income providers and investment companies. Check it at [register.fca.org.uk](http://register.fca.org.uk)

## Best wishes to George – from JC himself!

CWU retired member George Durack got an unusually public and totally surprise 'get well soon' message from CWU Annual Conference when Jeremy Corbyn concluded his keynote speech with a heartfelt message to the North/North West London Branch member that brought cheers from the Conference floor.

"I've learned a lot from lots of people in my life, and one of those people is one of your members," the Labour leader began. "George Durack, who is aged 93, has been in hospital, has just come out and is getting well. Can I send him a get well and good luck message from you all?"

The answer was a resounding 'yes' – leading into a standing ovation.

See report of Jeremy Corbyn's keynote speech on page 3 of *The Voice*





## news in brief

### DOGS AND EXERCISE

Dog owners walk around 22 minutes longer each day and are more likely to meet physical activity recommendations of 150 minutes of exercise a week, a university study has revealed. While the research was inconclusive as to whether having a dog makes you fitter, or whether keen walkers are simply more likely to have dogs in the first place, the key message is that exercise is good for you...and you don't necessarily need a canine to get it!

Full story at [www.cwu.org/news/owning](http://www.cwu.org/news/owning)

### 'PHANTOM DEBT' FRAUD ALERT

There has been an increase in the number of cold-calls to members of the public by fraudsters requesting payments for a non-existent debt. Any suspicious calls should be reported immediately to Action Fraud, the police's National Fraud & Cyber Crime Reporting Centre on 0300 123 2040 or by visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

Full story at [www.cwu.org/news/phantom](http://www.cwu.org/news/phantom)

### EAT WELL TO STAY SHARP

A new report is advising the over-50s to eat plenty of veggies, berries and omega-3 rich fish to stay mentally sharp in later life. Experts examining the impact of diet on brain health have found the foods which are good for our hearts are also good for the health of our brains – and, encouragingly, the Global Council of Brain Health is stressing that it's never too late to improve your diet.

Full story at [www.cwu.org/news/eat](http://www.cwu.org/news/eat)

# Making Retired Members' Conference more accessible

The timing of the CWU's annual Retired Members' Conference is to be reviewed amid concerns that its traditional timetabling in January makes it harder for those travelling long distances to attend in bad winter weather.

Delegates at CWU Annual Conference unanimously agreed the conference would be better held in the autumn after Kevin Duffy of South Central Postal recalled the freezing conditions in central London as retired members descended on the Indian YMCA in Fitzroy Square for this year's event.

Recounting how filming for a period drama was taking place in the Georgian environs, Kevin said: "All the actors were standing around with blankets round them, it was that cold."

Marion Brain of Birmingham, Black Country & Worcester Branch added: "I don't think that the Retired Members' or Disability Conferences should be held in the winter months when it is that much harder to travel – but equally



Tony Bouch

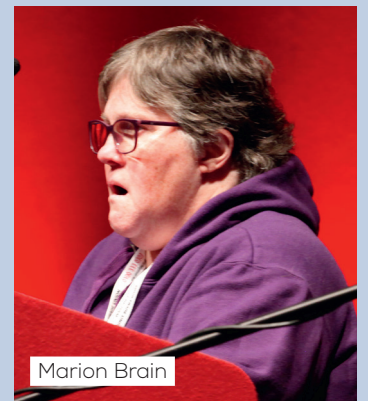
we shouldn't be using venues that are not fully accessible because it's vital that everyone is included."

Supporting a review of the Conference's timing on behalf of the NEC, Tony Bouch insisted that all potential venues are already rigorously assessed for their accessibility.

He warned, however, that the "ridiculously hard to predict British weather" meant that fine conditions could never be guaranteed – pointing out that this year's 'beast from the east' – which saw a headquarters 'Four Pillars' campaign team stranded in Glasgow for four days – struck when we were technically in spring.



Kevin Duffy



Marion Brain

## Scandal of overseas pensioners who never get a rise

Almost 550,000 people are frozen out of the current state pension system and are getting a duff deal during their retirement because they have chosen to spend their retirement outside the United Kingdom.

They don't get annual increases to their pension income so the amount they receive stays at the same level throughout their

lives, meaning they miss out on tens of thousands of pounds worth of income throughout their retirement.

Not all pensioners who live overseas are affected.

More than half of the 1.2 million pensioners living outside the UK receiving a state pension get exactly the same deal as those living here with yearly increases that keep up with inflation.

These include those who

live in the European Economic Area and the United States. However, those who live in around 90 countries – including many in the Commonwealth – are excluded. Examples include Australia, Canada, New Zealand, India and Pakistan.

The International Consortium of British Pensioners is campaigning to end this anomaly, arguing that "frozen pensions are a national shame."

Full story at [www.cwu.org/news/scandal](http://www.cwu.org/news/scandal)



# How to find the help you may need at home

There's a wide range of help available and you may be legally entitled to services to meet your needs. You may need help with personal care, such as getting in or out of bed, washing and bathing, preparing meals, shopping or cleaning. *Brian Lee* sought the below advice from Age UK

## WHAT KIND OF SUPPORT IS AVAILABLE?

There's a wide range of help available and you may be legally entitled to services to meet your needs, although many of these are means-tested. You may also be eligible for home carers or a personal assistant to help you. The kinds of services available to help you stay in your own home include:

- ◆ Getting in or out of bed
- ◆ Bathing and washing
- ◆ Preparing meals
- ◆ Cleaning
- ◆ Fitting equipment and adaptations to your home, such as stairlifts and bath seats
- ◆ Going to a day centre

## WHAT'S THE PROCESS?

Arranging care is a complex process that ideally starts with getting an assessment of your care needs by your local authority.

There's no charge for this and you're entitled to one regardless of your income and savings.

## WILL I HAVE TO PAY FOR CARE SERVICES AT HOME?

Most local councils charge for the services at home they provide. Some place an upper weekly limit on the amount you have to pay.

Before charging you for the services, your local council must work out how much you can afford to pay and this amount

should leave you with a reasonable level of income.

## CAN I ARRANGE MY OWN CARE?

If you're assessed as needing community care services you may be able to choose something called direct payments. These allow you to buy and arrange your own care.

Alongside direct payments, the

housework, gardening or shopping.

Contact your local voluntary organisation such as your local Age UK or the Royal Voluntary Service to see whether they may be able to provide services to you.

It may still be a good idea to get an assessment by your local council to discuss your options, even if they are not able to help with these tasks.

Where should I look for help if I'm arranging care myself?

You can get help with things such as cleaning, shopping and personal care through private agencies. These agencies must be registered with the Care Quality Commission.

- ◆ The UK Home Care Association can give you details of home care providers that follow its code of practice.
- ◆ Your local adult social services department should be able to provide you with details of approved private agencies.
- ◆ Ask friends or relatives for recommendations.

## WHAT SHOULD I DO NEXT?

Regardless of how you intend to pay for your care and the type you get, it's important to arrange that assessment of needs.

Even though getting any money from a local council to pay for care is becoming more difficult, it's a useful assessment to go through.

What it does is put in black and white your situation at a certain time. You can then be reassessed later to see if anything has changed.

## CONTACT YOUR LOCAL COUNCIL

Get in touch with your local authority's social services department.



Government has introduced personal budgets which aim to give people more choice and control over how they arrange and pay for their social care services.

## I ONLY NEED A LITTLE HELP WITH HOUSEWORK AND GARDENING. IS THERE ANY HELP AVAILABLE?

Most local councils don't provide support if you just need a helping hand with your