

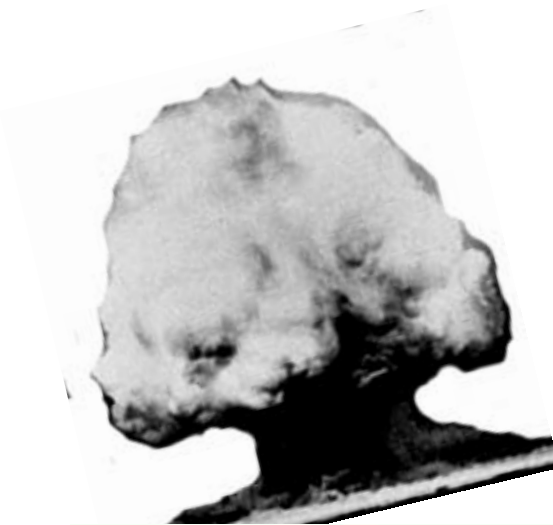
May 2007

50p (when sold)

grey matters

**In-House magazine of CPAG
—Crawley Pensioners Action Group.**

We meet in in the Montefiore Institute in Three Bridges at 2:00 pm on the third Wednesday of every month



Alamagordo, New Mexico, July 1945
*"I am become death—the destroyer of
Worlds"*

**Robert Oppenheimer &
Bhavagad Gita**



Westminster, May 1997
*"I am become Chancellor—
destroyer of Pensions"*
Almighty Gord

See editorial and page 3

Contents.

Page 3—Gord the Destroyer of Pensions.

Page 4—Who gets the hospitals? Why do they get them?

Page 5—A pensioner story from Barbados

Page 6— ‘KiwiSaver’— another good idea from New Zealand.

Page 7—A weird but true travel story—life with no NHS.

Page 8—MP’s and E-Mails—a survey of how well they do.

Editorial

We need better exposure to the press and in the town generally. However, this is very demanding on time. Therefore, to expedite this Roy Hathaway agreed to take it on. Roy is now our Publicity and Media Manager. This means we needed a new secretary. Jean Austin is now CPAG’s new secretary. One week after Jean was elected, Mick Dixon and David Ashton introduced Jean to our opposite numbers in East Grinstead and Mid Sussex.

We hit the jackpot because Committee Members for both of these groups were present.

We then hit the next jackpot because the MP for Mid-Sussex (Nicholas Soames) and the Shadow Secretary for Work & Pensions (Nigel Waterson) gave an address and we were able to talk to them directly.

We had very interesting conversations particularly on Pensions Policy and Council Tax.

Treasury Report

This will probably be the last Treasury Report in ‘Grey Matters’ because it is an item that should really be covered in the routine meetings.

Our reserves are adequate but we still need to enrol more members. However, we have enough funds to pay in advance for our Montefiore meeting venue for the whole of the year.

CPAG Committee

Chairman

Harry Isherwood (01293) 510 660

Secretary

Jean Austin (01293) 523 759

Press Officer

Roy Hathaway (01293) 410794

Email: lvyandroy@btopenworld.com

Treasurer & Editor—

David Ashton (01293) 543 540

Membership Secretary—

Mick Dixon (01293) 548 671

Minute Secretary

Jenny Sebbage (01293) 670086

Website: <http://www.senpec.org.uk/CPAG.html>

Private Pensions—in the Brown Stuff

Every blames everyone else over the under funding of pensions, but, Chancellor Gordon Brown escaped public blame for too long. Opposition parties have been slow and feeble in pointing the finger at Almighty Gord.

Only after two years of investigation by a national newspaper did they seem to wake up. It seems that Gord ignored all the advice he received about this extra tax which undoubtedly robbed pension funds of **£100 billion**. This almost precisely matches to size of British Company pensions shortfall.

We began our protests even before CPAG was founded. After much chasing we received a reply from Attorney General Geoffrey Robinson full of inaccuracy and spin saying the changes to pensions tax dividend credit were “universally applauded” When asked for a list of the applauders no reply was received. Readers may also recall that we said that Gord’s Big Idea had also caused the UK stock market to have the worst fall in the world, which is why £50 billion stealth tax equaled a £100 billion shortfall.

On April 17th there was a Parliamentary debate on this which the government inevitably won because of their inbuilt majority. Perhaps the most irritating feature of this debate (apart from the government not losing) was to see government back-benchers (mostly women) standing up and reading from prepared texts and obviously not understanding what they were reading. Geoffrey Robinson’s responses were also irritating because he trotted out the same spin as he sent to us in 1998. This display could have featured in George Orwell’s ‘1984’ novel. It was ‘double-think’ - taking away £5 billion per year from pension savings benefited the savers.

Pensions savings used to be free of tax at the point of saving but taxed when the savings were converted to income. This is fair. Now they are subject to double taxation. Could Gord remove tax relief from capital as well so we could have triple taxation. Do n’t tell him anyone!

As people understandably lost faith in Pension savings they stampeded into ‘buy to let’ This pushed up house prices and damaged young couples. Never mind, Gord gets more Stamp Duty, Council Tax and Inheritance Tax. He robs all generations.

We have also pointed out for over 4 years the effect of means-testing which loads the dice so much in favour of the spendthrift that Independent Financial Advisors hesitate to recommend pensions savings lest their clients would be better off on Social Security benefits.

In April it also emerged that Gord refused advice about selling off Gold Reserves which cost at least £2 billion and benefited the Chinese by the same amount. Meanwhile the National Insurance fund has a £38 billion surplus but we “cannot afford” to raise the State Pension to the same level as is paid by means-testing..

Praise the Gord!

Who gets the hospitals?

Our region is worried over hospitals. East Surrey hospital can't seem to hack it, Crawley hospital is downgraded, and the Princess Royal in Haywards Heath seems doomed and that town seems in uproar with marches and demos of great size. It does seem odd that throughout the South of the country practically everywhere you go there is a hospital closing down or there is discontent over healthcare.

Three months ago, in the 'Politics Show' BBC reporter Jenny Scott reported results of a YOU-GOV survey which showed much higher satisfaction over the NHS in the North of England and Scotland. Scotland is easy to explain since they get more taxpayer's money per head of population. Could it be that the government are paying hush-money just to keep out the SNP? Surely not! The North of England does not benefit from the screwy Barnett Formula so why are they more content? Research by Bill Cobbett and Terry Reilly maybe gives the answer.

85% of health spending goes on Labour constituencies. Since these are mostly in the North maybe we are on to something. Labour do not hold 85% of English seats. Actually, in 2005 they got less votes in England than the Tories. Remember the March 11th SENPeC conference in Tunbridge Wells. When asked, Doctor Yvonne Doyle just did not understand how resources were calculated and allocated. However, it was revealed to be a '**Stalinist**' system centrally controlled with little local input. Centralised Stalinist systems have a bad track record for getting useful things done although they are unrivalled for mass murder!

Since 1997 New Labour have built 46 hospitals. They are all PFI funded which makes Gord's finances look better by getting the expense (all £52 billion of it) "off the books". That's like spending on your credit card instead of with real money. It temporarily hikes your spending power but you can run up huge debts and the credit card companies will make a fortune out of you. These new hospitals are built on tick. Where are they? 10 have been built in Tory areas, 3 in others (Lib Dem mostly) and 34 in Labour areas. In London 11 have gone to Labour, 4 to Tories and 3 to Lib Dem areas. These allocations are *centrally controlled*. Only one has been built in the South East. This is in Surrey, Two more have been built south of the Thames, one on Southampton (Labour) and another in Plymouth (also Labour)

This resembles Council Tax in reverse. On Council Tax the biggest bills go to the South. Meanwhile the hospitals go to the North and the South pays.

Somewhere in Westminster is there a big map on the Wall with each region marked up as Labour, Conservative or Lib Dem. Is this map included in the Stalinist formula used to allocate finance to healthcare?

We cannot help wondering.

Humour from overseas Pensioner—this story came to us from Barbados

There is no DSS in Barbados, and, some of the people are very devout and most are kindly. Is this story true?

There was a man who worked for the Post Office whose job it was to process all the mail with illegible addresses. One day, a letter came addressed in shaky handwriting to God, with no actual address. He thought he should open it to see what it was about.

The letter read:

"Dear God,

I am an 83 year old widow, living on a very small pension. Yesterday someone stole my purse. It had \$100 in it, which was all the money I had until my next pension check. Next Sunday is Christmas, and I had invited two of my friends over for dinner. Without that money, I have nothing to buy food with. I have no family to turn to, and you are my only hope. Can you please help me?

Sincerely,

Edna

The postal worker was touched. He showed the letter to all the other workers. Each one dug into his or her wallet and came up with a few dollars. By the time he made the rounds, he had collected \$96, which they put into an envelope and sent to the woman. The rest of the day, all the workers felt a warm glow thinking of Edna and the dinner she would be able to share with her friends.

Christmas came and went.

A few days later, another letter came from the same old lady to God. All the workers gathered around while the letter was opened. It read,

Dear God,

How can I ever thank you enough for what you did for me? Because of your gift of love, I was able to fix a glorious dinner for my friends. We had a very nice day and I told my friends of your wonderful gift.

By the way, there was \$4 missing. I think it must have been those bums at the Post Office.

Sincerely yours,

Edna

Another Idea from New Zealand.

The NPC has backed the New Zealand State Pension system which is based on 10 years **residence** rather than National Insurance or tax contributions. Their system (sometimes called a 'Citizen's Pension') has previously been featured in 'Grey Matters'. There is a snag with this idea though—immigration! New Zealand is so far away from centres of high population that it can easily control immigration, and can know who is here and who is not.

One of our members worked for his company in New Zealand and before they would let him in for a few months he had to obtain all sorts of information and even had to show that if he became ill he could pay for medical treatment. What a contrast with the UK with un-managed immigration, not knowing who's arrived, knowing even less about who has left and virtually no checks on immigration from within the EU, and, the NHs giving free treatment to 'health tourist immigrants who leave the country without paying. For these reasons a 'Citizen's Pension' is unlikely here.

However another New Zealand idea is probably transferable for private or personal pensions. This is called 'KiwiSaver'

In New Zealand there are few big companies, there are no tax advantages for occupational pension schemes, fewer than 15% of workers are in company schemes; and personal pension schemes have grown strongly instead. As employment patterns become more fluid in Britain and long term careers in one company fade away, personal pensions are more attractive.

The New Zealand government has embarked on a new reform to encourage savings for retirement, which is called KiwiSaver. It comes into force this year. The idea is that all workers will be automatically enrolled in a government-run savings scheme which invests their money in personal accounts. Workers will then be able to take their own personal KiwiSaver account with them from job to job. That's a lot better than leaving a trail of pension pots around your career as globalisation forces you to move from one job to the next. Contributions, at either 4% or 8% of salary, will be deducted from salaries by the Inland Revenue, using the country's existing PAYE tax system.

The Revenue keeps the money for the first eight weeks during which time the saver can decide where the money should be invested, or whether to opt out. The aim is to save for retirement, so funds will be locked in until the age of 65 (with some exceptions for those who retire early).

Even the existing employer schemes will have the option of merging with the KiwiSaver scheme. Members of occupational schemes will be able to choose to join KiwiSaver instead of, or in addition to, their current pension scheme. However automatic enrolment will NOT apply to workers where their employer already provides a pension fund that is transferable to another scheme, open to all employees and has a total contribution rate of at least 4%.

Why can't we do this instead of wasting millions on Adair Turner's report which Gordon Brown just ignores anyway?

David Ashton– gruesome glimpses of lives with no NHS.

Working in far-off Taipei was hard but the odd days off could be dead boring usually stuck in a hotel. Once out of weekend boredom I took a \$5 bet I could find a 7-mile-distant Confucian temple on foot on a Sunday morning. I even had a marching compass as I set off with a non-western street map. They said I'd finally flipped—maybe I had.

After 3 hours hiking through a warren of streets I found the temple and set about proving so with my camera. It was a beautiful building with many gilt carvings. I slipped off my shoes, hung them from my belt and crept into the temple where courteous friendly locals were praying and burning joss-sticks.

A coach pulled up outside. Loud Aussie sex-tourists clomped in without even taking off their shoes. They shoved people out of the way and took photographs. One noisily farted. Embarrassed I went out of the nearest door, slipped on my shoes and crossed the road. I saw a shop with a large eye painted above it and thought it might be an optician but as I drew closer I had a shock. It was a clinic for sexually transmitted diseases and haemorrhoids. It had horrendous colour photographs in the window. Out came my camera because I could hardly believe what I was seeing.

To take the pictures I had to step out backward into the road and the traffic was heavy. Obliging some people stopped the traffic for me and I took a few shots. Out came the proprietor who shook my hand proudly saying *“the ones in the pictures got free treatment– only the others paid”* No NHS there!

A few days later at work a solemn prim girl called Wei Ling approached me. Wei Ling gazed solemnly through horn rimmed spectacles and asked if I had an English suit with me. I had, but never wore it on these trips. Her Dad was in hospital for an operation. Would an English gentleman visit him wearing his suit? How could I say no? She gave me a Chinese lapel badge (I still have it) to wear when seeing her Dad. Whilst waiting for her in the Hotel Foyer wearing the suit a man approached me saying I was very handsome. He turned out to be a rent-boy. Wei Ling arrived just in time to stop a punch-up. What a nut-house!

In the hospital, Wei Ling took pictures of her Dad and me together. He called out to other people and got the nurses to gather round too. He was as pleased as punch. It really cheered him up. Wei Ling earnestly said that she and the whole family were saving like mad to pay for his operations. What a super daughter, but, no NHS there either!

Back in the UK my wife saw the pictures of the clinic windows. She went nuts and destroyed many of them saying they were gruesome (they were).

I hid two of the pictures away. No way will I publish them in this magazine.

Think about how lucky we are to have the NHS in this country and do what we can to safeguard it.

MP's and E-Mails

A well known computer magazine (normally only read by Nerds) departed from its usual technical content and played a crafty trick on our MP's. They reported that MP's get £60,675 per annum; £90,675 staffing allowance; £21,339 travel expenses and another £23,083 for additional costs. They also get £10,000 communication allowance and £3,000 for IT equipment. Since E-Mail is the cheapest form of communication they E-mailed all of them (except two) an environmental question. The two they did not E-mail proved impossible to contact via E-mail having no published E-mail address.

84.1% of the MP's replied, so, 40 days later they sent the others a 'nudge' reminder to the 16% but over half of those reminded still did not reply. Labour replied to 84.1%; conservative 84%; Lib Dems 88.9% and the SNP 83.3%. However, only 33% of independents replied. Sometimes the reply took eight weeks. Three of the best replies came from Labour; one from a conservative and one from a Lib Dem. However, the best response was judged to be from a conservative Mark Lancaster MP for Milton Keynes East.

Menzies Campbell (or rather his office) came up with an instant reply, and David Cameron came back quickly too (but did n't really answer the question). Tony Blair's reply was instant but it was a computer-auto response. Gordon Brown had to be chased to get a reply, which was another computer-auto. Four days after that came another E-Mail giving directions to a website so no real response in fact.

The MP who impressed the most with technical savvy was a Lib Dem woman MP called Jo Swinson who represents East Dumbartonshire. There were however 52 other MP's who gave courteous and helpful replies to the question. They were spread across all parties and the question itself was "politically neutral" There were some surprising names amongst these 52. They included John Redwood Peter Bottomley, and David Miliband.

The mischievous authors of this survey now promise an analysis of MP's websites. This could get very interesting.

However, the expense and equipment allowances for MP's are very generous and really go into overkill. How many MP's did not reply at all despite being nudged? This is surprisingly high at 98. So one MP in six did not bother to respond to an E-Mail which as far as they were concerned came from one of their constituents. Here are some of the MP's who did not reply at all:-

Jeremy Corbin; David Davis; William Hague; Ruth Kelly; David Davies; Sir Malcolm Rifkind; George Galloway and Lembit Opik (maybe he was too busy with one of the Cheeky Girls)

Today, everyone seems to be under the microscope. With elections coming up these MP's need to watch it.