

POOLE & DISTRICT PENSIONERS' ASSOCIATION
(Affiliated to the **Wessex Pensioners' Convention**)

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NEWSLETTER

JANUARY 2006

Well, we are coming towards the end of our first year and I must report that it has been a successful one. Starting in February 2005, with a membership of 12, we now have over 60 paid up members and hopefully, during 2006, will recruit even more.

During this year, we have lobbied our **MPs** at Westminster, held two outside meetings, one in Falkland Square, **Poole** and one in Bournemouth Square, at each of which members spoke to the general public and obtained a great many names on a petition; we have held 9 meetings so far. During one of our meetings we welcomed Mr. Robert **Syms** and, during another, Mrs. **Annette Brooke**. Both of these **MPs** were given an excellent reception and answered many of the questions which now concern our members.

At our January meeting, we finished with a social get together, with coffee and mince pies which was greatly enjoyed by those present. However, we do not see more than about 20 of our 60 paid up members at any one meeting and we would like to see more of you attending.

Our future meetings will welcome various speakers on a variety of subjects and will be held on the first Friday of each month in the Parallel Bar of the **Rossmore** Leisure Centre in Herbert Avenue where there is excellent access for everyone. If there is a particular speaker or subject you would like us to arrange, please let us know and we will do our very best.

On 7th April 2006 we will be holding our first Annual General Meeting

and the appropriate paperwork is enclosed with this Newsletter.

As our membership records are not fully detailed, also enclosed is an application form for membership and we would ask everybody to complete this form and return it together with your subscription for 2006 in the sum of £3.00 per person which became due on 1st January 2006. This form should be sent back to the Secretary, Natalie Rose as soon as possible.

Also enclosed is a copy of our Draft Constitution. As this is our first year, the Constitution has to be ratified at the Annual General Meeting. Any comments you would like to make may be raised at the actual **AGM** or can be sent to the Secretary in advance of the meeting.

We have an enthusiastic and dedicated committee who are all carrying out their jobs successfully and I would like to thank each of them for their hard work during this year.

On a more widespread basis, due to the efforts not only of the National Pensioners' Convention but also partly due to the efforts of this Branch, the current Government has put into abeyance for the moment its plans for revaluation of our homes for the purposes of Council Tax and with a lot more pressure from our members and other affiliated groups, we may persuade them to cancel the idea altogether. This of course is what we are hoping to achieve and something we all need to work towards.

Other main areas of interest to our members are pensions, transport, and security. With regard to pensions, did you know that although men and women are equal under employment law, it is still much harder for women to obtain a decent pension? To qualify for a full state pension women need 39 years' contributions and men need 44 years but, at any point in time, roughly a third of working age women are doing part time work and another third are not employed outside the home.

To be eligible to be included in the National Insurance Scheme, you have to earn over £82 per week and therefore many part timers, fitting in with children's school hours and holidays, do not qualify. Thus women, particularly those who raise a family, are less likely than men to have a full time continuous employment record. They also earn less per hour than men.

Therefore, on average, women aged over 65 have incomes only 57% of men's, largely because of the domestic and caring roles involved in family life. Married women are the poorest in terms of individual income, with only one third of married men's income, while single women and widows receive nearly two thirds of this sum.

The Adair Turner report in some way sets out to redress this unfairness. It seems, however, that the Treasury considers this unaffordable, despite the large surplus in the National Insurance Fund.

The Pensioners' Charter states that:-

"Every man and woman on reaching pensionable age will have the right to a basic state pension set above the official poverty level and linked to average male earnings."

Pension Reform Proposals

David Blunkett, when in office, promised to bring forward a draft bill on pension reform following the Pension Commission report now published, but will this promise be kept by the new Minister John Hutton?

In the Turner Report, the Commissioners have stated with stark clarity and vehemence, that the present arrangements are not "fit for the purpose".

Some of the questions we should now be asking are:

- should the State be in the business of an earnings related pension at all? If not, then scrapping the Second State Pension and paying a decent basic, flat rate pension is logical and simpler than the current mishmash of schemes and benefits.
- are we prepared to scrap the contracted out rebates associated with S2P or should we rebuild the S2P into a bigger and better earnings related system?

This might be what future pensioners want, and is the direction that seems to find favour in the reforms that other countries are making to their pension schemes. Clearly this is a crucial decision in principle which will need to be resolved if the hoped-for consensus on pension reform is to be achieved.

Another principle which has to be resolved is how far to compel people to contribute to pension schemes with many, including the conservative pensions spokesperson, arguing strongly that it is no business of the State to tell people what to do with their money.

There are many different opinions, involving many different organisations, including Help the Aged, Age Concern, the TUC and Which? As well as the Equal Opportunities Commission. John Hutton is trying to keep all his options open now the Pensions Commission have reported.

However, will Gordon Brown renege yet again on his promises that Pensioners will share in the wealth of the country and that means testing will cease. He already states the country cannot afford the new proposals, yet our Prime Minister is to forgo our EU rebate. Who is correct?

WATCH THIS SPACE. Maybe one day state pensions will be non-means tested, linked with average male earnings and, most all, fair for us all!!!

POST OFFICE BOMBSHELL

Since writing the above. Post Office Managers have been shocked by the Department of Works & Pensions (DWP) announcing that the Post Office Card and PIN Account, relied on by more than one million people as the only way they can receive their pensions or other benefits, would close in four years time.

When the card and PIN system was introduced a few years ago, there was great opposition. It caused enormous problems for many older people who had always used pension order books and found the PIN system difficult to operate.

The change has only just been completed and people have now become used to it. However, now the DWP says the card and PIN system was only "a temporary measure" and is too expensive to operate.

They say that every payment made by the system costs £1 while a payment into a bank account would only cost 14; (which Post Office Managers question!)

So we are told that pensioners and other benefit claimants will have to set up a bank account to receive their pensions or benefits. This is going to cause more confusion for vulnerable people.

Post Office Managers claim that they were never told the new system was temporary and the announcement has come as a shock to members of the public.

Post Offices are a very important part of the community and we need to keep them open. It was predicted that, when the old pension books were phased out, many Post Offices would close as a result. Since the introduction of the card and PIN system, 2,500 Post Offices have closed.

Now Post Office Managers say that if the present payment system is

discontinued it will have the effect of making many more post offices close. Many Post Offices are already struggling to survive, and this change could be the last straw.

We can anticipate that people will have to travel far greater distances to get pensions; many villages and small towns no longer have banks and, without Post Offices, life could become very complicated.

It seems that the implications of closing down the present pension system have not been thought through. A spokesman from the DWP said on Radio 4 that bank account holders could get money from the ATM ("hole in the wall") in the Post Office.

It was pointed out however that many of the major banks, including HSBC and Abbey, do not allow account holders to withdraw money from Post Offices. Many people do not wish to open bank accounts, and people who have had problems with debt in the past are now blacklisted by banks and cannot open accounts even if they wish to do so.

Banks are profit-making organisations and it is difficult to see why they would welcome business from the poorest section of the community.

Pensioners must fight this latest move from the DWP. We are an important sector of the community and our wishes should be respected. Public service should be more important than profit.

Funded by the Borough of Poole & Help the Aged

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DATES FOR YOUR DIARY:

Friday 24th February - Completed
Nomination forms to be returned to
Secretary.

Friday 3 March - 10. 30 a.m.

General Meeting

Speaker: Mrs Jane O'Kelly

IndependentAGe

13 - 17th March

Pensioners' Action Week organised
by National Pensioners Convention
Including:

Thursday 16th March - 9. 30 a.m.

Rally outside Dept. of Works &
Pensions, off Poole High Street.

For further information - John
Cherrett.

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Friday, 7th April - 10. 30 a.m

First Annual General Meeting
of the Association, followed by
Refreshments.

Friday, 5th May - 10. 30 a.m.

General Meeting - speaker to be
advised.

Friday, 2nd June - 10. 30 a.m.

General Meeting - speaker to be
advised.

Sunday 16th July

Remembrance of the Tolpuddle
Martyrs. For further information
John Cherrett.