

The Wessex Pensioners Convention

**AGM and Regional Council
Newsletter**

January 2007

“Hands off our National Health Service.”

World War II commenced in September 1939 and ended in 1945. For the first two years Britain stood alone. During that time vast quantities of gold bullion was shipped to America along with lucrative British Government Assets in South America to pay for weapons and supplies. America entered the conflict in December 1941 only when it was attacked by the Japanese at Pearl Harbour.

When Labour was elected in 1945 Britain was almost bankrupt, but within two years the National Health Service (NHS) was created. The main instigator was health minister Aneurin Bevan, and it was based on the Beverage Report. In view of Britain's dire financial situation it was a very commendable achievement, and later became the envy of the world.

Now, sixty years later we have a New Labour prime minister who is hell bent on dismantling the NHS by replacing it with a two-tier system, promoting privatisation and funnelling billions of pounds of NHS cash into the private sector to pay for operations that are considerably more expensive than those carried out by the NHS, and even honouring contracts when no service has been provided.

A government sponsored private sector with the wherewithal to poach the most qualified staff from the NHS will eventually result in the wealthy having access to the best doctors, surgeons and specialists while the least fortunate will have to take pot luck with the resources available to the NHS. Around 12% of NHS trusts are already asking hospitals to delay operations due to the funding crisis which is also affecting other areas of the NHS.

For example, in 2003 the first private Accident & Emergency department opened, with priority treatment for cash. But how many pensioners classified as living below the poverty line of workers could advantage of that scheme?

During New Labour's reign, due to the lack of trained staff, doctors and nurses were recruited from third world countries that had used their meagre resources for training purposes. Now as a result of our government's poaching policy there is a severe deficit of medical personnel in those poorer countries. How ethical is that?

By the end of the financial year the NHS will be £1 billion in debt, as a consequence newly qualified nurses are unable to find work in the health service and are now working in shops and pubs. The 2,000 junior doctors who have now completed initial training at a cost of £237,000 are also unable to find jobs because of the shortage of training posts.

In 2004 statistics showed there were 199,600 hospital beds compared with 244,000 administration staff.

With 80% of hospitals in the red, resources are being wasted by the pursuit of government targets and additional bureaucracy. NHS managers are receiving record salaries of £200,000. Agency nurses cost the NHS trusts £625 million in 2004 as against £216 million in 1997.

New Labour's solution for cutting waiting lists – create a waiting list to get on the waiting lists!!

Permission has been given to publish the following article by Adam Templar which was originally printed in COMPASS Magazine, September issue.

PENSIONERS .

Gordon Brown's Cash Cow

Much has been written recently about the way the elderly are treated in society. Television programmes have highlighted the plight of the less fortunate and documented the demise of vibrant personalities as a result of dementia, Alzheimer's and similar diseases.

The prospect of moving into old age has taken on new dimensions as medical science extends life. But giving the elderly longer lives has not made their lives any better.

Firstly, there is the constant reminder from government of the economic consequences of long levity of life and the strain this puts on pensions and the health service. This is a real dichotomy for those facing the last quarter of their lives- the majority of which have prudently saved for a comfortable retirement.

"If I knew when I would die, I would know what to spend!" How often did you hear that from those who had the good sense to make provision for their later years, secure in the knowledge that the heating would be paid for in the winter, there would be food enough in the fridge and a little money left over for special occasions?

Elderly people in the past knew that after their deaths, their assets and property would go to their children and grandchildren and perhaps a few bob to the cat's home.

But then came along Gordon Brown who attacked pension fund dividends in his first budget. It was his first foray into what he saw as a pot of gold- pensioners and their savings.

Undaunted by the effect this measure had on pension fund investments in a dramatically falling stock markets and making sure that the public sector, including member of parliament pensions were secure, he proceeded with stealth to open what he must see as a Pandora's box.

Under the pretext of pension rules rationalisation he has systematically targeted private funds, prising open self-administered schemes, trusts set up to maintain family continuity for a couple of generations or indeed any device that protected hard-earned savings.

Notwithstanding that these funds were at the very heart of the nation's capital investments and as a result the bedrock of our economic structure, he ignored the consequences in his aim to fund his proliferate fiscal policies. Worse was to come as he ignored the rise in house prices to bring thousands into the inheritance tax bracket at a punitive 40% and he still wants more. It is an odious thought that in the last quarter of one's life the very principles of prudence, financial security from savings and conservatism should come under such attack.

The message it sends to the populous is concerning and is probably why the attitude to saving from the young is so at odds with previous generations.

Why should they bother?

It used to be the norm that the care of the aged would be commensurate with their lifetime contribution. It was a social contract between the citizens of this country of ours and the government of the day. Today not only are the aged often regarded and treated as a sub-human species, they also become a cash cow to this administration.

Not that you would notice much concern from the opposition parties who seem to avoid the issue at all costs, leaving a great mass of people disenfranchised and under-represented.

How can their voice be heard? Is there a lesson to be learned from the Countryside Alliance who put half a million people on the street or is it time for a separate political party to be established that will represent those who many would argue are being systematically exploited?

I include this article as a discussion point, as we are a non political organisation. However the colleague who drew my attention to the writing considered it deserved a wider airing in the pensioner community and to provoke discussion. John Cherrett (Chairman)

Medication.

A row of bottles on the shelf, caused me to analyse myself.

One yellow pill I have to pop, goes to my heart so it won't stop.

A little white one that I take, goes to my hands so they won't shake.

The blue ones that I use a lot, tell me I'm happy when I'm not.

The purple pill goes to my brain, and tells me I have no pain.

The capsules tell me not to wheeze, or cough or choke or even sneeze.

The red ones, smallest of them all, go to my blood so I won't fall.

The orange ones, very big and bright, prevent my leg cramps in the night.

Such an array of brilliant pills, helping to cure all kind of ills.

But what I'd really like to know, is what tells one just where to go?

Holding them to Account:

Following the news that the Government plans to scrap the Post Office Card Account (POCA), enquiries are being made in the banking industry to ensure that the many thousands of loyal customers of POCA's are not short changed.

The Government's intention is to switch all benefits and pension payments into Personal Bank Accounts by 2010. It argues this is cheaper to administer and less open to fraud – banks, however print details of National Insurance Number despite requests from Trade Unions and the National Pensioners Convention not to do so – and it recognises most people already use bank accounts to receive their salary.

There are problems however. Banks have been reluctant in the past to accept people who cannot satisfy the bank's financial and personal criteria. This is invariably the old, the poor and most vulnerable. How will they fare when POCA's are scrapped?

I am assured, apologise for using bank jargon that banks are focused on "financial inclusion". In the past, complying with rules on security issues like money laundering had made bank staff "risk adverse". This may have prevented some people who were unable to open accounts.

However, more flexible guidelines on acceptable forms of identification have now been introduced and I hope to see this reflected in bank's approach to the issue. My one concern is that pensioners could be pressured into transferring into standard accounts offering credit and other incentives coupled with bank charges. Banks have been informed that many pensioners would find the loss of the POCA's more acceptable if all the high street banks enabled customers to access their accounts at Post Offices. It should also be stressed the needs of people through infirmity cannot open or operate a bank account and those who rely on carers. Anyone meeting the criteria for opening a bank account should not be refused, to do so would be a breach of the banking code.

First Direct bank have announced they intend to charge customers for their current accounts, It is thought likely that other banks will follow suit and the days of free banking will be over. This could have terrible implications for older people who have to have bank accounts and a suggested £10 per month is a large percentage of an already inadequate income.

Alzheimer's Drug Decision:

The decision to deny life changing drugs to thousands of people with Alzheimer's at a saving of just £2:50 a day, triggered protest when announced.

The National Institute for Clinical Excellence (NICE) decision to refuse access for treatments for people in the early and late stages of Alzheimer's on the NHS has brought together Doctors, Carers, MP's and sufferers from all over England to protest the cut. Neil Hunt, chief executive of the Alzheimer's society said, "What sort of society have we become when the health of thousands are sold to save just £2:50 a day? This blatant cost cutting will rob people of priceless time early in the disease and later clinicians will have no choice but to use dangerous sedatives that increase the risk of heart disease and strokes. This is victimisation of the most vulnerable in society, today is time for people to make a stand, doctors should have greater flexibility in prescribing treatments"

The guidance from NICE came into force despite 5 appeals and widespread acknowledged problems in appraisal of drug treatments. An Early Day Motion (EDM) has been signed by 125 MP's demanding action from the Department of Health to make sure doctors continue to prescribe treatments in the best interests of their patients.

HOUSING:

Following the BBC repeat of the controversial 1960 drama “Cathy Come Home”, but whereas 140,000 new homes were being built then, the current figure is under 20,000. Since then most council houses have been sold to individuals or to housing associations, and local authorities continue to dispose of their housing stock.

It should have been obvious that selling off council housing was going to have terrible consequences for the most deprived section of the community. But that decision was supported by the two main political parties. Other industrial countries continue to have a mixture of government or local housing authority housing, private rented accommodation and owner occupation. In Britain the emphasis has been to encourage everyone to aspire to home ownership.

At the same time, closure of mines and heavy industry in the North and Wales has encouraged people to move to the South Coast, and although there are thousands of empty houses outside the South, there has been no Government encouragement for firms to relocate to where there are empty houses. Now, with galloping house price inflation it is difficult for people to find homes near their work.

Something which is not always considered when looking at the problems of housing is the effect of the chaos in the pensions system. More than a hundred thousand people who paid into private pension funds all their lives have not received the pension they expected and some have received nothing. No compensation has been offered by the Government, in spite of apparent guarantees that these pensions were safe. An effect has been that many people have decided to put money into property instead of pensions, which has meant that cheaper houses have been snapped up by people who want to make money for their retirement from renting and the “benefits” in the rise of house prices. So who can blame them? The Government benefits from house price rises through extra taxes such as inheritance tax and stamp duty.

The other outrage is that 70,000 elderly persons had to sell their homes last year to go into care homes. If you lived in Scotland you do not have to sell. I wonder if Gordon Brown being Scottish has anything to do with it, I have also put this question to David Cameron, he has to date declined to answer me, does this mean he is happy for English resident pensioners to be deprived of their homes and assets?

PENSIONS:

Pensions – Blair likely to get £2000:00 per week, you have probably seen headlines like this, which can make you feel aggrieved when you know so many elderly persons who have to apply for a means tested benefit to make ends meet-and even then are likely to fall apart on just £114 per week, once again I repeat the promise – yet to be kept by Gordon Brown when in opposition, “We will ensure means testing for pensioners will cease once elected”

WE don’t want means testing; we are not beggars and our campaigns are about a fair pension for all, not the jam tomorrow that many present pensioners will live to see, must we remain the FORGOTTEN generation of pensioners? Left to decline into poverty, despite having paid compulsory into the National Insurance Fund all of our working lives?

Older People and the Human Rights Act

In 2005 the UK government adopted the Human Rights Act into legislation- laying down essential rights and freedoms that we sometimes take for granted. As a result, all of us now have the legal entitlement to be treated with dignity, respect, fairness and equality.

What Does the Act say?

Under the Human Rights Act, you have a right to:

1. life
2. freedom from inhuman or degrading treatment
3. liberty
4. respect for your private and family life
5. a fair hearing
6. not to be discriminated against in your enjoyment of your human rights
7. not be denied access to education

These rights must be promoted and protected by public authorities such as your local council, health authority, the police, civil servants and the government. Public authorities must safeguard these human rights when providing public services so that people are protected from having their rights breached.

Private Care Homes, are not covered by the Act.

How can the Act be used?

The main idea behind the Act is that human rights must become part of the every day part of the planning and practice of public bodies. You do not need a lawyer before you can claim your human rights and you do not need to start an expensive legal case. Action locally can lead to improvements in the way public services are provided.

Sources of information:

Community Legal Services can help find an advisor in our area, Telephone 0845 345 4354

Citizens Advice Bureau, details in the Library or Phone Book

Department for Constitutional Affairs information line, Telephone 020 7210 1437

British Institute of Human Rights, Telephone 020 7848 1818

More information can be obtained in a leaflet published by the Department for Constitutional Affairs.

Useful Information.

Age Concern:
0800 00 99 66

Energy Supplies:
Energy Watch Consumer Helpline
08459 060708

Alcoholics Anonymous
08457 697555

British Red Cross:
020 7235 5454

Samaritans:
08457 90 90 90

Seniorline:
08098 800 2345

Radar:
020 7250 3222

Elder Abuse Response:
0808 808 8141

Disabled Living Foundation:
0845 130 9177

Cruse Bereavement Care:
0870 167 1677

Learn Direct:
0800 100 900

Victim Supportline:
0845 7896 3776

Stoma Care:
01202 704813

Shelter:
0808 800 0380

Hearing Test:
Call RNID for a 5 minute test on –
0845 600 55 55.

Advice on Osteoporosis:
National Society for Osteoporosis,
01761 471771
or www.nos.org.uk

Lost Military Medals:
Ministry of Defence Medal Office
01452 712612 extension 8149.

Stop Junk Mail:
0845 703 4599, or
DMA, 70 Margaret Street, London
W1W 8SS

Thoughts for Today:
It really is best not to mention
The bills to be met
On the money we get
'Cause it arouses a great deal of tension

You cannot put the contents of a quart
jug into a pint pot.
I cannot pay bill the size of a quart jug
from a pension the size of a yogurt pot!

If you would like to become a member
of WPC , please contact :
John Cherrett, Chairman
Telephone 01202 749842
Or
Don Harper, Secretary
Telephone 023 8044 2647

If you are unable to attend our meetings
at West End Village Hall, we will send
you by post, our quarterly newsletter.
Membership costs £4:00 per year
payable normally in January.

