



Charity No: 10453081

ISLINGTON PENSIONERS FORUM

The voice of Islington's older community

March 2015 Newsletter

ISLINGTON PENSIONERS FORUM
1a Providence Court, Providence Place, N1 0R
Tel: 020 7226 7687 : email: ipf@talktalkbusiness.net

Dear Friends,

We are writing to say how much we value your continuing support for our campaigning work and our regular Newsletter; also to let you know that to ensure that we pensioners make our voices heard and at the same time get together, make friends and enjoy ourselves, we have great plans for the coming months.

- the continuation of our monthly Forum meetings in the Town Hall on the 3rd Thursday of each month, starting at 10.30 a.m. where you can listen to and question interesting, knowledgeable speakers with hands-on experience in public life and community campaigning;
- the continuation of our Newsletter, delivered to you personally each month, and we hope you will let us have your views and any letter, article, poem, cartoon or photograph;
- a general election hustings at our April meeting in the Town Hall, so that we can hear and question candidates;
- "Pensioners' Play-Time" starts Wednesday 8th April -- more information to come. . . e.g. our new electric cooker at Providence Place, gives us the chance to do some fun baking;
- arrangements for outings and entertainment;
- the chance to use your skills -- knitting, crochet, sewing, handicrafts -- in a team preparing to have a really great stall at Islington's Christmas Fair -- it might seem a long way off, but we want to get cracking now so let the ideas roll in; (first get-together Monday 16th March -- see box on page 5);
- a regular campaign stall in Islington's shopping areas to make sure that pensioners' voices are heard.

At the beginning of this year we started a £5 annual membership subscription (and of course donations are welcome). This helps towards the cost of £8 a year, per person for the production and dispatch of the Newsletter. Even if you cannot come to our monthly meetings, we hope that you want to keep in touch and will pay the subscription as a supporter. You can do so by;

- ▶ sending a cheque to the above address made out to "Islington Pensioners Forum" or
- ▶ making the payment in cash or cheque at a Forum meeting or
- ▶ paying an annual direct debit into our bank ([see form on back page](#))

Best wishes, **George Durack** CHAIRMAN **Dot Gibson** SECRETARY

CHAIRMAN'S NOTES

At the end of my January notes I warned about the possibility of the half-truths that will come from our political leaders, the nearer we get to the Election. We have already heard plenty of the "now you see it, now you don't". With less than 85 days to go, all of us who vote will have to differentiate between fact and fiction.

At the time of writing these notes the headlines refer to the Swiss owner of Boots the chemist; the man who said Labour victory would be a danger to business people: The man who lives in Monaco, pays little or no taxes in this country, and whose fortune is tucked away in a tax haven. Most of us say "What's new"? People with money often use a system of tax avoidance. Although tax is a boring subject, our political leaders have decided to score points from each other, on what has turned out to be a serious matter.

Cameron decided to counteract Milliband's declaration that he would come down hard on tax havens by accusing Milliband of being anti-business; the usual knock about stuff pre-election. I believe Cameron and Co wanted this matter to fade away, leaving the public with the anti-business slur etched in our minds.

Then came the sudden bombshell two or three days later, when it became known that a whistleblower had documented proof that a substantial number of people were committing tax evasion, with the help of our Bank the HSBC, through the Swiss subsidiary.

In May 2010 our Tax Authority was handed UK data by the French. But while tax inspectors were looking through this evidence, a change of British government was taking place. The Cameron led coalition came to power and a couple of weeks later

Stephen Green the boss of HSBC stepped down from his £1.25 million job. By August Cameron appointed Green as Trade Minister: not only this, he made Green a Lord.

Lord Green was challenged in a recent Panorama programme to say what he knew about the tax problems in the Bank that he was leading but he refused to say anything. This business can no longer remain secret. According to reports there are many many people who have committed the criminal offence of Tax evasion with the help of HSBC; no doubt this is too big to cast aside or is it?

Panorama offered to provide details of the fraud involved but the Government still claims to know nothing about it.

There is nothing slow about Government action where it thinks there may be benefit fraud, and if any of us owed the Tax people money, we all know that we would finish up in the Courts. It will be

interesting to see the outcome of what appears to be a very boring, but volatile subject.

You may ask the question "Why does any of this matter to us?" Austerity cuts have severely reduced most services, especially to the most vulnerable, and the £billions stacked away in Tax Havens by the very wealthy is one of the main causes.

A little footnote:

- The name of Whistleblower is Shelly.
- The name of the Chief of Tax is Dave Hartnett, who knew of the tax evasion and then went to work for HSBC as a consultant two years after retirement
- Green was Executive chairman of the HSBC 2006-2010.



MEANS TESTING - beware of the hints & nods

Beware of hints and nods. There is a flow of whispers about wealthy pensioners getting heating allowances, free bus travel etc. and no shortage of unthinking nods when means-testing is mentioned.

But these benefits are universal -- just like the NHS -- so, if people can afford to do without their bus passes, it's simple -- they don't have to apply for one! As for the winter fuel allowance, if people don't need it, they can donate it to charity!

And a reminder, pensions are NOT a benefit -- they are what we have spent our working lives paying for!

Islington's Mayor speaks to the Forum

“campaigning is what is good about Islington”

Councillor Teresa Debono said “My eight months as Mayor of Islington have been an eye opener!”

Speaking at the January Forum meeting, Teresa said that in her 11 years as a councillor she had dedicated her time and energy to the residents and organisations in her own ward.

Now as Mayor she had attended over 500 events, cutting ribbons, giving certificates, opening fairs and generally giving support to organisations, big and small, which are doing so much in and for the community.

With a full-time job and chairing the Council meetings this has been a time of “ducking and diving” to make sure that all commitments are met.

She told us that she is so pleased to be having the experience and sorry that she only has four months left, especially as she represents a Council which stands up for fairness, justice and equality.

What she found in all of these activities, whether a tenants' association event, a citizenship course, a school or college graduation, the people taking part are only looking for enough to eat and a warm comfortable home – not a holiday in the Bahamas!



Mayor Teresa Debono

She found that campaigning is what is good about Islington. Her own charities were chosen because they are both young charities, started because of need: **Islington Foodbank (Pentonville Rd) and Homestart Islington.**

Both are making a difference to thousands of people.

The foodbank gives people who are referred to them three days' supply of food and help with form-filling for their GP or social services. In 2011 they served 300 and this rose to 2,000 by 2013. They expect to serve 10,000 people in crisis by 2016.

It shows what is happening; there are so many people living below the poverty level!

Just before Christmas the Mayor joined a team outside Waitrose giving out a list of items, asking for donors. Within two hours they had

collected enough to fill a big van. People realise that many are facing difficult times and they want to help.

Homestart Islington trains volunteers and visits families and children. Problems often arise in families where the breadwinner is now out of work, or where a young mother who used to be at work feels isolated. The pressure builds up and there are breakdowns, so the charity aims to get early intervention.

Meeting so many volunteers is humbling, and many services in the borough would not run without these volunteers. For the council has lost half of its grant income in the cuts and so it is more and more difficult to pay staff.

The Mayor said she was lucky to have the Mayor's Parlour, a comfortable, antique old-fashioned room. This gives her the opportunity to invite 15-20 people for a drink and a bite to eat. It means she has the chance to talk with people and make friends.

Islington Foodbank Limited,
CHI IFEACHO, York House,
207-221 Pentonville Road,
N1 9UZ

www.homestartislington.org.uk



A chance to meet pensioners from all over the country

PENSIONERS' PARLIAMENT
16-18 June 2015
Blackpool Winter Gardens
Credentials £8

Pensions, Health and Social Care, Money Matters, the Bus Pass, Local Government Cuts -- effect on services, Where Next After the General Election.... high profile, expert speakers... exhibition stalls....PLUS an evening social on 17th June in the Winter Gardens Ballroom.....

YOU CAN FIND OUT MORE AT THE FORUM MEETING

Join Richard at the second of his Leader's Question Time events on Tuesday 3 March, 7.30-9.30pm at St Luke's Community Centre, 90 Central Street, EC1V 8AJ and ask the questions that you want answered.

● You can also email your questions in advance to:

leadersquestions@islington.gov.uk

Paupers' Funerals! Back to Dickens. . . .

Two "pauper's funerals" within three months! Shocked, I thought: "Back to Dickens! If this is my experience, surely there must be more?" So I raised this in the National Pensioners Convention, and the National Officer did some research. An article by Amelia Gentleman in *The Guardian* (20 October 2014) gave some insight

Funeral charities and crematorium staff report a rise in the demand for state-funded funerals. They were designed for those who died alone, but now increasingly it is being used to cremate people whose families are unable to meet the cost of arranging a ceremony.

The average basic cost of a "high street" funeral is around £3,590, and this is rising. At the same time there is a fall in the value of support offered by the state to those struggling to meet the costs. The state's basic £700 grant has not been increased for 10 years, while funeral inflation has been at 7.1% a year.

The Insurance Company, Sun Life Direct says funeral poverty has risen by 125% since 2010 – a figure it calculates by assessing the shortfall between the cost of funerals and people's ability to pay.

Around one in seven people find it difficult to pay funeral costs. Around 50% of people who apply for a grant have their applications rejected. Some, in desperation, turn to payday lenders, creating even

more problems for themselves. It is an unexpected indicator of the combined impact of recession, austerity, low wages and the insecure job market.

T.C. Cribb, a fifth generation, family-run funeral directors in East London oversee around 30 public health funerals a year – "a figure that rises a little every year". Often the hospital makes the arrangements. Such funerals usually take place at 9.15 am and are allocated only 15 minutes. In East London it's called "the 9 o'clock trot".

Julie Dunk of the Institute of Cemetery and Crematorium Management says: "The majority of cases are still people who genuinely have nothing – somebody who has outlived all their family, or is homeless and has no contact with their family, or has cut themselves off from society. That's what the Act was intended to cover. But more and more now, we are dealing with cases where there is family but the family either can't or won't pay for the funeral. There are some people who are really struggling, even though they work."

MPs have begun lobbying the Department of Work & Pensions pressing it to increase the amount it makes available to families unable to pay for funeral costs.

Dot Gibson

For advice. . . .

www.moneyadvice.org.uk/en.articles/paying-for-a-funeral

GREECE: What is it to do with Islington pensioners?

A new prime minister has been elected in Greece who opposes the austerity programme imposed on the country by the EU.

Why? Under the EU terms for repayment an austerity programme was imposed and public spending was cut (sounds familiar?).

Poverty increased, unemployment reached 50% and pensions were cut by half!

The Greek government had a huge debt and were lent £169 billion)

SO WHERE DID THE MONEY GO?

- More than 80% of the bailout funds went to the banks (both Greek and foreign).

- In the process the overwhelming majority of Greek government debt was shifted from the private sector to the public sector – i.e. the services people depend on.

- This resulted in drastic cuts in wages, pensions, jobs, and cuts in health, education, transport and other public services.

- Remember, banks all over Europe and the US were recklessly lending and cashing in on the interest before the bubble burst in 2008; indeed we are suffering austerity here while UK banks were bailed out to the tune of £500b.

- So the German government and others are telling the Greek government that they must continue to cut the living conditions of the Greek people. What they do not tell us is that this bail out is mainly about helping the German banks, which hold high amounts of credit through their reckless bank lending in Greece".

Weren't our banks bailed out as well? What is happening to the public services we depend on?

What has the Transatlantic Trade and Investment Partnership (TTIP) got to do with pensioners and our campaigns to safeguard and improve our rights ??????????

The TTIP is set to include market access for trans-Atlantic private companies into state-owned enterprises (e.g. the NHS), and government procurement (e.g. government contracts for goods and services, including pensions) and government regulations.

Negotiations on the TTIP also include issues like intellectual property rights, competition and dispute settlement, and in this connection there is

a controversial clause under the heading Investor-State Dispute Settlement (ISDS).

ISDS is described by those promoting TTIP as being “respect for the rule of law, due process and non-discrimination”. But beware!

ISDS operates already in many parts of the world and here are some examples of global companies’ interpretation of the “rule of law”.... taking elected governments to court!

- The Australian government, supported by the Supreme Court ruled that cigarettes should be sold in plain packets, marked only with health warnings. But, using a trade agreement between Australia and Hong Kong, the tobacco company Philip Morris has asked an offshore tribunal to award it huge compensation for loss of “intellectual property”. The company is now threatening the UK government on this issue.
- Argentina imposed a freeze on people’s energy and water bills. It was sued by the international utility companies and forced to pay over a million dollars in compensation.
- In El Salvador, local communities managed at great cost (three campaigners were murdered) to persuade the government to refuse permission for a vast gold mine which threatened to contaminate their water supply. The Canadian gold mining company is suing the El Salvador government for \$315m – for the loss of anticipated profits.
- In 2012 the Egyptian government raised the minimum wage from \$56 to \$99 a month and was successfully sued by Veolia Environmental Services.
- The German government is being sued by Swedish-based Vattenfall for abandoning nuclear power.
- The Canadian government revoked two patents by American drugs company Eli Lilly, on the grounds that there was not enough evidence that the drugs had the claimed beneficial effects. The company is suing the Canadian government for \$550m and demanding that its patent laws are changed.

NOTE: The first round of negotiations between the European Union and the United States on the TTIP took place in July 2013 and although both sides hoped for an agreement before the end of 2014, the EU has had more complaints about TTIP than any previous proposed legislation and so negotiations are expected to drag on until 2016, unless opposition within governments and communities can stop it altogether!

DOING WHAT WE LIKE DOING AND FUND RAISING AT THE SAME TIME!

At the January Forum meeting we floated the idea of pooling our skills over the coming months to get together a really good fund-raising stall at Islington Council’s Christmas Fair at the end of the year. After the meeting lots of you told us that you could and would like to join in. So we are going to start getting ourselves together on

Monday 16th March at 10.30 a.m. at 1a Providence Place.

There will be tea/coffee and biscuits to keep us going

knitting, crochet, sewing, Christmas decorations, hand-made coasters, candle holders

So please do come along -- everybody welcome

NATIONAL DIGNITY ACTION DAY IN ISLINGTON

The Dignity Code can be found on www.npcuk.org

● At the Town Hall

Picture of some of the domiciliary care workers nominated for the Council's Dignity in Care awards with Councillor Janet Burgess and the Mayor. This heart-warming ceremony took place in the Council Chamber on 30 January. If we didn't know it before, we learnt from the remarks made on the nomination forms sent in by those receiving care that these workers are dedicated, hard-working, selfless and compassionate. You know that this is



true when you read that the carer "makes me laugh", "has such a happy smiley face", "makes me feel comfortable", "always makes sure that I am clean and tidy", "Always puts me first and treats me like I am a human being and it is not just a job", "Makes me feel special", "Makes me feel safe",



Our campaign stall on 30 January got terrific support from local workers and shoppers for the National Pensioners Convention Dignity Code. We got signatures on the petition, and heard lots of personal experiences. George Topping (inset) had nominated Kiran Singh, his mother's domiciliary re-able-

● On Upper Street

ment care worker for an award (see above), and she won! He told us: "Kiran was absolutely shocked to get an award for doing something that she finds so natural!"

George was angry that care workers are often not paid for the time between calls and there is no week-end supplement. "It is good that you are campaigning for the Dignity Code for older people and at the same time for the Unison Ethical Care Charter for the workers," he told us.

At a recent Question Time organised by the Leader of Islington Council, Richard Watts, a member of Islington Pensioners Forum raised the matter of the very high cost of one-day visitor parking permits. Councillor Watts agreed to investigate our concerns. As a result he has now informed us that, following consultation with the Council, it has been agreed that a 50% discount will be applied to the one-day parking permit: this is in keeping with discounts already available on

THANKS TO THE COUNCIL FOR 50% DISCOUNT ON ALL-DAY PARKING PERMITS

the half-hour and three-hour permits. This new discount will come into effect in April. We are extremely grateful to the Council for this concession. We are also aware of the fact that the decision is made at a time when the Council is about to have yet another enormous cut in the Government grant. However, it is an important outcome of IPF's activities trying to help overcome the loneliness and isolation suffered by many elderly people.

The Basic State Pension.

Our member **BOB COLLINS**, who is an active retired member of the Communication Workers Union (CWU) gave us the good news that the retired members' conference agreed a resolution calling on the union to campaign for the basic state pension and this will now go before the union's main policy conference.

Why is this specially important? After all campaigning pensioners have always had the basic state pension at the heart of their activities?

Well today the CWU's decision is significant because when our grandchildren reach old age they will have worse pensions than us and so it is even more important to campaign for a living state pension for today's AND tomorrow's pensioners.

The decline in decent final salary occupational pensions and their replacement with money purchase and auto-enrolment savings schemes mean that in future there will be more reliance on the state pension. Also the situation is made worse because of short term and zero-hour contracts and the virtual end of a "job-for-life" meaning that millions will not be able to save for a pension..

For years the trade union movement was really only

interested in occupational pensions for their members. This was understandable given that they felt they had the opportunity to bargain for improvements on these deferred wages, but in doing so, they neglected the importance of the state pension and this resulted in a lowering of standards for the majority of pensioners.

Britain already has over 6m older people with an income of less than £10,500 a year and a state pension that is ranked 36th out of 37 OECD countries, despite having the sixth strongest economy in the world.

The Coalition Government's Pensions Act was introduced by Steve Webb MP, the Minister, as a simplified single-tier pension, it has now been revealed (even by him) as one of the most complicated systems ever; none of today's pensioners are included and the first person receiving a state pension solely under the new arrangements are likely to retire having paid more, for longer to end up with less, in over 50 years' time!

So we thank Bob and his colleagues for taking the vital campaign for a living state pension through their union to today's workers. It is important for the generations to unite!

FORUM MEETING ON 19 FEBRUARY

"Active Ageing is life long!"

So said Pam Zinkin, who had attended a conference in Rio on this subject in October 2014. "We are living longer, and that is a triumph for public health, but we can't take it for granted and must campaign e.g. for our right to health and care, falls prevention and an age-friendly environment. Also we must encourage participation in local decisions and activities. Let's understand that we are a precious resource!" Arising from her talk, we are looking into finding ways to work with Islington's younger generations.

"Older people have influenced my political life!"

Jennette Arnold, Member of the London Assembly, said it was always a pleasure and an inspiration to come to the Forum. "It is easy for politicians to be removed from 'real life', and so important to stay anchored and real." She advised us to start thinking about an older people's manifesto for London's Mayoral elections in 2016, and said she would assist in bringing the Forum together with young people



A good time was had by all at the IPF's "end the winter blues party" on Wednesday 25th February at The Old Fire Station. Our picture is of Eddie, our resident cook preparing the food



George Dot listening intently to Jenette Arnold

INFORMATION

Tuesday 3rd March SING-ALONG	12 noon - 1 pm free sing-along at the Stress PROJECT, 2 Shelburne Road, N7 6DL
Monday 16th March SKILLS TO FUND-RAISE	10.30 - 12 noon 1a Providence Court, Providence Place, N1 0RN -- the first get-together of those who want to use their skills (knit, crochet, sew etc) all year round for a fund-raising Christmas Stall.
Thursday 19th March FORUM	10.30 am Islington Town Hall, Upper Street, N1 -- Claude Moraes, Member of the European Parliament to speak.
Wednesday 8th April PLAY TIME!	1 pm, 1a Providence Place, Providence Court, N1 0RN -- Fun things to do . eg our own professional cook demonstrating and teaching biscuit making!
EVERY WEDNESDAY	11.30 - 12.30 Meditation with Marie: at 1a Providence Court, stay and have a chat and lunch afterwards Call 020 7226 7687 020 7697 6444
EVERY FRIDAY	Keep Calm and Make Your Computer Work For You -- IT sessions with Peter at Hildrop Community Centre: Call on 020 7226 7687/07981 142376

We want to hear from you.

- Write to Islington Pensioners Forum, 1a Providence Court, Providence Place, N1 0RN
- Call us on: 020 7226 7687 Email us at: ipf@talktalkbusiness.net
- Our office is open from 10.30 a.m. -- 2.30 p.m., Tuesday to Thursday, but please call first.
- Sign up for our online newsletter on our website: www.islingtonpensionersforum.co.uk

Presidents: Jeremy Corbyn MP & Lord Smith of Finsbury **Chair:** George Durack **Secretary:** Dot Gibson
Charity No: 10453081 We are supported by the Cripplegate Foundation and Islington Council

Standing Order Form

Please send completed form to:

Islington Pensioners Forum, 1a Providence Court, Providence Place, N1 0RN

To: The Manager.....Bank (Sort Code / /)

Bank address/post code.....

From: (your name and address).....

Please pay the sum of £..... on the day of (month and year) and then yearly thereafter

From my account: Name.....account number.....

To Islington Pensioners Forum, account number 50014279, Co-op Bank, sort code: 08-90-33

Signed..... Date.....