



Charity No: 10453081

ISLINGTON PENSIONERS FORUM

The voice of Islington's older community

APRIL 2015 Newsletter



After the Forum meeting on 19 March, some members showed off the new banner with our statement on unity with younger generations. We will be using it again as the general election campaign proceeds.

Hear and question the general election candidates at our Forum (Hustings) Meeting on Thursday 16th April 10.30 am to 12.30 pm

The price of a bag of coal in 1971 could go towards a campaign for a living state pension today!

Dear Octogenarians!

You may have seen an article in the Islington Tribune about some ideas on the 25p addition to the state pension which the over 80s have received since 1971. Apparently at that time this was the price of a bag of coal, and so it was a reasonable contribution to the cost of living. This was confirmed when Jeff Ennis MP spoke in the House of Commons in the same year saying that he could get two pints of lager or 1lb of cheese or a dozen large eggs or four white loaves of bread for 23p!

However, we are now in 2015 and there are 6m UK pensioners with an income of less than £10,500 a year - it doesn't even pay the rent for most pensioners. And the state pension is ranked 36 out of 37 OECD countries, despite having the sixth strongest economy in the world.

It is also well known that the new Pensions Act means that future pensioners will be even worse off, for they must pay more, work longer and receive less!

It is about time this stupidly small sum of money, this 25p, was used for something positive as it will buy us none of the above. I therefore propose that we invest it in the future! If all of us over 80s in this borough donated the 25p (£13 a year) to Islington Pensioners Forum, which campaigns for a living state pension, we would be taking a stand for future pensioners.

So what about a positive response from the over 80s? Who would be willing to donate this small sum to benefit future pensioners -- our children and grandchildren?

Best wishes,

George Durack

Chair, Islington Pensioners Forum

CHAIRMAN'S NOTES

As I write, we are just 43 days away from the General Election and one newspaper's summary speaks of a conspiracy of silence. We are being kept in the dark as to what our entitlements are and what the next round of £30bn cuts will affect.

A future pension scheme has been produced which is so difficult to understand that the Department of Work and Pensions can't handle the inquiries. No wonder! 24% of the DWP staff has been cut, i.e. almost 30,000 posts.

So for £19.5 million the government has set up The Pensions Advisory Service (TPAS), an independent organisation that is grant-aided by the DWP with "a workforce of paid pensions specialists, supported by hundreds of expert volunteer advisers across the UK".

There is silence about the proposed £12bn cuts to welfare, not saying where the money is coming from, or how claimants will be able to access information and assistance to fill in the multi-page forms.

Even as far back as March 2014 the DWP reported that it was struggling to meet "extremely challenging" demands. The benefit reforms were being rolled out at the same time as over £1bn of efficiency savings were being imposed on the department.

Then there is the budget gimmick: "a penny off a pint" and 20p an hour increase in the minimum wage. Just like some Dickensian budgets that many of us older people used to endure. Even the office for Budget Responsibility, set up by George Osborne, said the budget changed little, except to move several times back to the original austerity plan. It is no

surprise to me that a Conservative Chancellor will always give more to the less needy.

He sounded the trumpets about the home loans for middle earners who could save a £12,000 deposit, and be given £3,000 from George as a gift. Hold on George that's my money you are giving away - it's called a subsidy. But hang on! Didn't he say recently that subsidising the rents for those on welfare would be wasteful and wrong?!

Surely it would be much better to put all those spare £3,000's together and build social housing, then all of us would be happier. The housing crisis is going back on a freefall, with those who obviously do not wish to see a repeat of the 2008 crash. But if house prices and rents continue to rise as at present a lot of people are going to feel the shock.

While on the subject of subsidies, what a strange dilemma it must be for the capitalists who truly believe in total freedom of competition (in fact they live and die by the sword for that philosophy) are now supporting such subsidies. These are the very people who have sold much of our service industry over to privatisation.

Royal Mail was sold cheaply; also our railways, many parts of the NHS and the prison service, and sections of Government services, many of which are returning healthy stock exchange shares. However, when some of these cheap sales and franchises get into bother, the Government keeps them going piling in cash subsidies.

It's one rule for the privatisers and another for the rest of us!

Pat McCann

Islington Pensioners Forum is so sorry to hear of the sudden death of Pat McCann, who served as our treasurer for some considerable time.

He was a lively, sometimes controversial and a generous character.

Pat was well known as a Chapel Street trader, and known by all the regular shopkeepers around the Angel.

He will be sorely missed.

GEORGE DURACK IS A FREEMAN OF THE BOROUGH!

At a packed meeting in the Council Chamber on 10 March, local people presented those they had nominated for community awards for their unstinting volunteering. This was a joyful occasion, recognising the importance of compassion, neighbourliness and friendship. The final awards were for George Durack (our chairman) and the Islington Veterans Association -- The Freedom of the Borough. It is fitting that George has been so recognised for his decades of work in the borough. As we all know, he certainly did not get this by being silent about his socialist and trade union views and his actions in defence of rights and justice! We are proud of you George!

- We asked whether, as a Freeman, George would be let off parking fines. The answer was "no, but according to ancient rights, he can herd his sheep through the borough"!

ISLINGTON COUNCIL SETS ITS BUDGET

Islington Pensioners Forum was represented by observers at the Council's budget meeting on 26 February and then at the Leader's Question Time on 3 March we put our questions arising from that section of the budget which announced **£1.4 million savings on Adult Social Services by:**

- ✗ reducing the cost of support services by centralising training and making non-pay efficiencies;
- ✗ re-commissioning grants to voluntary sector organisations and non-statutory services such as counselling;
- ✗ tailoring the amount of care offered to people who are eligible for social services support while maintaining adult social care for people with moderate needs.

● We welcomed the Council's decision to maintain the moderate criteria for adult social care, but asked for clarification as follows:

Q: What form will the reduction of training costs for support services take and does non-pay efficiencies mean that current council jobs will be taken by the voluntary sector?

A: The reduction in training costs is basically the Council looking at how we can provide training for staff more efficiently. We will look at areas such as training functions within the Council's main training team, instead of doing these separately within Adult Social Care.

A review of "non-pay efficiencies" means looking at all our spend that does not go directly on our residents or our staff. This is spending that supports how our back office functions run. We've already made significant efficiencies in this area over the past four years, but will undertake a line by line review of our budgets to ensure we are as efficient as we can be.

This saving does not mean that Council jobs will go to the voluntary sector.

Q: What does re-commission mean in relation to grants to voluntary sector organisations?

A: In regards to the voluntary sector, a review will help us to make sure that our voluntary sector partners provide a service that meets the needs and choices of our residents as efficiently and compre-

hensively as possible within a decreasing budget.

We particularly want to make sure that voluntary sector services support prevention, social inclusion, and employment. We will work together with Islington Commissioning Group to make sure that there is no duplication of service provision across the Council and health services.

We believe that a reduction in duplication of services and a more targeted approach to funding will result in efficiencies. We recognise the strength and importance of the voluntary sector in Islington, and want to work in partnership throughout this process.

Q: What is the meaning in practice of the decision to "tailor the amount of care offered to people who are eligible for social services support"?

A: "Tailoring support" means that we will both ensure that people have choice in how their adult social care services are provided, and also a choice of who provides this. It also means that we will reduce or withdraw support once somebody no longer needs this. Our aim is always to support people to regain some or all of their independent living skills where possible. This is better for individuals, and also means that we can then use the support that somebody no longer needs to help another person.

Should we be worried about what Transport for London are up to?

- We have had the recent overcrowding scenes at London Bridge, Oxford Circus and Finsbury Park;
- TfL have now announced their plans to close a major entrance to Finsbury Park Station for three years for a private redevelopment.
- Highbury & Islington has lost its ticket office, in spite of the long queues at the ticket office and the machines.
- They have now announced the planned closure of Tufnell Park Station for nine months whilst the lifts

are replaced. There has been no consultation with the public on this closure.

- Surely the station could operate with one lift while the other is being replaced?

- With regard to the latter it is clear that the station will re-open without its ticket office.

The sacking of 900 station staff throughout London will surely create a very dangerous situation for travellers at busy times.

Maybe we should be worried!

Pensioners and George Osborne's Budget

On 18 March 2015, the Chancellor George Osborne presented his last Budget before the general election, announcing that a further £30bn worth of spending cuts would be identified over the next five years. There were very few additional measures relating to older people, but here are the main announcements (either in the Budget papers or the Autumn statement) included in the National Pensioners Convention's briefing paper.

BASIC STATE PENSION

- From April 2015 the full Basic State Pension will rise by £2.85 a week to £115.95
- For couples where the wife receives a state pension based on her husband's contributions the rise will be £4.50 a week, giving a rise of £1.65 for those women affected. The couple's pension will be £180.90 a week
- From April 2015 the means-tested Pension Credit Guarantee for a single pensioner will rise by £2.85 to £151.20 a week and for a couple by £4.50 to £223.30 a week

PERSONAL TAX ALLOWANCE

- From April 2015 the basic personal allowance for Income Tax for those aged up to 75 will rise to £10,600. For those aged 75 and over the allowance remains frozen at £10,660.
- In April 2016 the personal allowance for Income Tax will rise to £10,800 for all and to £11,000 in April 2017. This means that eventually all pensioners will have their personal tax allowance unfrozen.
- This April, personal tax allowances will also start to be withdrawn from pensioners who have incomes over £27,700.
- From April 2015, married couples and those in civil partnerships will be able to transfer part of their personal tax allowance. Where one half does not have an income high enough to meet their tax allowance, they may transfer up to 10% of that unused allowance to their partner.
- From April 2015, the Married Couples Allowance for those couples (married or in a civil partnership) where one partner was born before 6 April 1935 will rise to £8,355 and to £8,591 in 2016 in line with the Retail Price Index.

PENSION FREEDOMS

- The Chancellor also announced the launch of a consultation on giving pension freedoms to existing pensioners:
- From April 2016, 5 million people would have restrictions on buying and selling their policies removed. (Although the government accepts that for most people taking advantage of the freedoms won't be advisable.)
- Under the freedoms, existing annuity holders would be able to sell the income they receive from

their annuity to a third party in exchange for a lump sum (taxed at their marginal rate) or buy an alternative retirement product.

- The annuity provider would continue to pay the annuity payments for the lifetime of the annuity holder, but the payments would go to the buyer.
- Experts say that those affected would need to understand that the second-hand value of their annuity could be significantly less than the net sum that it actually cost and consumer protection safeguards would need to be put in place.
- The government is providing £19.5m for a new pension guidance service known as Pension Wise.

TAX RELIEF ON PENSION POTS

- From 2016, there will be a new lifetime limit on the sum in pension pots that can benefit from tax relief of £1 million. (The current limit is £1.25 million). The limit will increase from April 2018 in line with the Consumer Price Index.
- This means that anyone who pays more than £1 million into their pension will be taxed at up to 55% on the excess. This change will affect just 4% of those reaching retirement.

INHERITANCE

- From April 2015, beneficiaries of individuals who die under the age of 75 with a joint life or guaranteed term annuity will be able to receive any future payments from such policies tax free.
- If the individual dies after 75, the beneficiary will pay their marginal rate of Income Tax or 45% if the funds are taken as a lump sum
- This change will mean that pension savings will not be taxed at 55% on the death of the individual.
- The Inheritance Tax Allowance of £325,000 for individuals will be frozen until 2017-18 (announced in the 2013 Budget, to help pay for the Social Care Cap contained in the 2014 Care Act), but will be placed under review.

BENEFITS

- Spending on benefits will be capped at £119bn for 2015-16 and thereafter will rise in line with inflation.
- Whilst the basic and second state pensions are excluded from the welfare cap, along with free TV licences for the over 75s, Pension Credit, Attendance Allowance, the winter fuel allowance, cold weather payments and Christmas bonus are all included.

“Jimmy Smith played volleyball and fell over!”

We should thank our lucky stars for our local newspapers: the *Islington Tribune* and *Islington Gazette*. These newspapers are put together by a small number of dedicated and not well-paid journalists and photographers who believe passionately in local journalism.

However, many local papers around the country have closed and are still closing.

Trinity Mirror closed seven regional newspapers at the end of 2014 and is now closing eight more; also six titles around Manchester are being replaced by one free weekly newspaper, and the *Formby Times* and *Crosby Herald* in Merseyside are closing.

Members of the National Union of Journalists (NUJ) chapel (branch) at the Yorkshire Weekly Newspaper Group brought together 50 community representatives, including local MPs, councillors, business groups, civic society organisations, arts groups, environmental campaigners and trade unionists to deliver a joint statement of support for their protest at the cuts to the Johnston Press Yorkshire publishing unit.

That company has made all four staff photographers compulsorily redundant and has now announced an

estimated loss of 16 posts on papers including the *Yorkshire Post*, *Yorkshire Evening Post*, *Halifax Courier*, *Scarborough News* and *Harrogate Advertiser*.

Writing in the *The Journalist*, magazine of the NUJ, Chris Proctor (senior lecturer at the University of Salford) pointed out that “national journalists have no right to mock any copy in local newspapers for the very good reason that stacks of national stories originally appeared in local publications. National journalists don’t need a story: they need the name of a celebrity. That is the story.”

He said that it was national “news” when Justin Bieber injured himself after jumping off a cliff, but he couldn’t imagine a local reporter taking a story to the editor revealing that “Jimmy Smith played volleyball and fell over”!

Certainly many of us in Islington look eagerly through the pages of our locals for news and views, for stories of our campaigns and activities, for reviews of local theatre, music and art and I don’t know about you, but I love to see the smiling, proud faces of the children in photos of their local sports and school activities.

Dot Gibson

Ideas from our first fund-raising group meeting

We had the first meeting of our fund-raising group on Monday 16 March. The aim is to prepare a good stall for the Council’s Christmas Fair to raise funds for our activities.

We have a number of knitted goods already: hats, scarves, toddlers’ trousers, cardigans for tots and we have loads of ideas. Members have already told us that they can knit, crochet and sew.

We also have a samples of a coaster: a 3-inch square of 5-plywood with a square from an old map of Islington stuck on, and a sample of a small glass jar (a pate jar from Lidl’s) painted with glass paint to be used with tea-light candles. We are sure that there will be other ideas for coasters, and Christmas cards and decorations etc.

For those who can sew we have a pattern for tiny

tots’ dungarees, and there are serviettes made from Christmas patterned material with home-made serviette rings made from the cardboard centres of toilet rolls! Also for sewing: make-up bags and bags for iPads.

We are also planning for Eddy Zissler, our genius Viennese biscuit-maker to teach us to make these, and we want Douwe Egbert coffee jars for them.

We have a growing stock of knitting wool and needles, and so we can supply wool to any member who wants to make goods and we can supply buttons etc. and we need fabrics, zips, buttons, coloured felt etc. We will have patterns etc. at the “Play-Time” get-together at 1 pm on Wednesday 8th April at 1a Providence Place.

HOPE YOU CAN COME!

SMART CASH MACHINES: Page 97 of the Chancellor’s Budget Book announces plans to introduce smart cash machines (“holes in the wall”) which will allow customers to pay in as well as withdraw money, and there are concerns that this could lead to the closure of more bank branches which could be detrimental to older people who prefer to conduct their financial affairs face-to-face at their local bank. This also would more than double the danger and risk for those who may fumble over using such machines to deposit their cash!

PRESENTATIONS ON THE LONDON CARE DATABASE AND ISLINGTON LIBRARY SERVICES AT THE MARCH FORUM MEETING

Robin Burgess, Regional Head of London Care Database.

His main object was to talk about the new NHS data base which includes social care. Doctors have information about their patients which can be shared for primary purposes, especially if a patient needed help from an unknown doctor who could ascertain information from this shared data.

A secondary purpose of sharing is to enable the NHS to check how health care is managed by doctors. A new data base is now proposed which would have much wider scope.

This has been controversial because it would be much wider and more available. It would include health, medication and details about the patient, who would be easily identifiable: the information, collected by GPs, would contain family history, date of birth and postcode.

The primary purpose is to have details such as the links between drugs and side effects, the quality of treatment, the best surgeons etc. Many people felt that this information could be used for a number of unacceptable purposes, e.g. by insurance companies, the pharmaceutical industry and many other private concerns. It was agreed that patients should have the possibility to opt out of having their information shared and forms to this effect were meant to have been sent to patients and would be acknowledged.

In most cases this had not happened and so the exercise was about to be undertaken again. This time an Opt Out form would be sent centrally to every patient and properly acknowledged. Only if a patient didn't opt out would their personal details be added to the data base. Initially this would be tested out in a limited number of areas.

There was a very long question and answer session during which a number of examples were given of members receiving offers through the post from pri-

vate medical services offering treatment. It was obvious that confidential information had already been passed on by the NHS to these private companies.

Some people received NHS appointments from In-Health which is a private organisation. The point was made that the ex-Chief Executive of United Health Care is now the new head of NHS England. Members were unconvinced that the Government would be honest in the way this new data base would be held; there is no real accountability.

Mr Burgess said if people were not happy with the way the health service is being run they have the opportunity to use their vote to change the system. He said that NHS England was determined that everyone would have the opportunity to make their choice about being on the new Database. It was his job to ensure this would happen. He would do this by talking to as many organisations as possible and writing to individuals.

John Smith, Islington Librarian

Our second speaker was John Smith, the librarian responsible for information and learning. He gave extensive information about the high usage of Islington libraries which still number ten in spite of the loss of half of the Council's Government grant.

Reservations are free as is the CD borrowing service for over 60s. The home library provides a service for people with disabilities, in sheltered accommodation and visits were made every three weeks. The reference library was flourishing, and computers are well used.

The Freedom Pass can be renewed on-line and staff are available to assist. Libraries also have WI-FI and free courses and workshops on IT are available. It was hoped that an inter-generation scheme would soon be introduced with baby bounce, holiday activities and a reading scheme. In answer to a question Mr Smith said the libraries hope to be putting scanners in but this was a complicated operation.



**A chance to
meet pensioners
from all over the
country**

PENSIONERS' PARLIAMENT 16-18 June 2015 Blackpool Winter Gardens

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....

We are hoping to have sponsors for a delegation to attend the Parliament so that we can subsidise our attendance, so let us know if you would like to be a delegate



SELF MANAGEMENT OF OLDER PEOPLE – THE ROLE OF THE NURSE

The following resolution of the Biennial Delegate Conference of the National Pensioners Convention (18-19 March 2015) was submitted by the Royal College of Nursing NPC Network

Older people frequently have one or more long term conditions such as heart disease, respiratory or neurological disease or diabetes. To assist them to take control of their conditions, in order to improve their quality of life and to avoid reliance on health and social care services, nurses must have a pivotal role in helping older people to:

- Understand their conditions
- Learn new or different health related skills
- To work in partnership with health and social care staff
- To feel confident and in control

This support is frequently carried out by community nurses and specialist nurses in many settings. For some older people particularly those who have sensory loss, mobility problems or cognitive impairment as well as long-term conditions there is a need for ongoing support from nurses who act as case managers or community matrons to assist in their self-management. However, for the majority of older people self-management may be taught by practice nurses, ward staff or community or clinic nurses. There are also a number of programmes such as the expert patient programme that can reinforce self-management techniques.

Self-management involves nurses:

- Engaging and developing a relationship with the older person to assess their readiness to take control of their conditions
- Helping to develop confidence so that decisions can be shared
- Providing access to appropriate information and education
- Planning the care in an individual way that takes into account the person's conditions, preferences and desires
- Making sure there is a mutually agreed care plan that is based on the best possible clinical evidence and improves the person's quality of life
- Negotiating with the person to set realistic goals that can be achieved
- Helping to mobilise the right staff services and finances to meet the goals of the plan of care
- Monitoring and updating the plan of care when situations change

Self-management involves the core of nursing skills and communication, assessment, planning, delivering direct care and evaluating outcomes. It also requires a newer skill-set such as motivational, interviewing, coaching skills and in some cases advanced physical assessment and prescribing.

Further, nurses can use a strategy involving the five A's approach (assessment, advice, agree, assist and arrange) to help empower patients to help them to change their behaviour to improve their symptoms and outcomes.

This meeting of the NPC biennial delegate conference therefore calls on the UK governments and health departments to ensure that all older people have access to skilled nursing support to assist them to take greater control over their management of long term health conditions in order to improve the quality of their life.

INFORMATION

Every Monday BINGO	At the IPF Hall, 1a Providence Court, Providence Place, N1 0RN Ring Ann for more information 020 7226 7687
Wednesday 8th April and every Wednesday	Meditation with Marie 11.30 am to 12.30 pm
Wednesday 8th April PLAY-TIME	1 pm to 3 pm "Play-time" at Islington Pensioners Forum Hall -- come and chat, give us your ideas, knit, crochet and have tea and biscuits .. for more information call Ann on 020 7226 7687
Thursday 16th April FORUM MEETING	10.30 am to 12.30 pm at the Town Hall. Instead of our usual meeting, we have a hustings event attended by all party general election candidates
Thursday 21st May FORUM MEETING	10.30 am to 12.30 pm Speaker, Kristina Glenn from the Cripplegate Foundation

WE NEED SOME GARDENING VOLUNTEERS! CALL ANN.

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.....