



Charity No: 1043081

# ISLINGTON PENSIONERS FORUM

The voice of Islington's older community

December 2017 January 2018 Newsletter



Dear Friends,

I thought I would take this opportunity to set out some advice about how to BEAT THE SCAMMERS:

In this day and age we are being bombarded with 'phone and email scammers who have only one thing on their mind:

### TO GET YOUR BANK DETAILS

**PHONE SCAMMERS:** always be on your guard when you get a call from someone you don't know. Here's a handy guide: Think calmly about what you are being told, ask yourself if it makes sense, don't give out personal details. If it feels wrong, HANG UP.

**MAKE TEA!** Making a cup of tea is the perfect opportunity to pause and reflect on what to do next.

**CALL BACK:** if the caller claimed to be from a company, call the official number (not the number you were called from) and ask whether they've called you. If they say there was no call, they can help you to report it.

**PHISHING EMAILS:** These are scams that will try to trick you into giving out personal or confidential information. Do not reply or open any attachments from bank or other companies you may use.

Here's wishing you a very happy Christmas!

Best wishes, Bob Collins, IPF Joint Chair

## Islington Pensioners Forum

### CHRISTMAS SALE

Looking for that ultimate hand-crafted Christmas present? Look no further!

St. Mary's Church, Upper St.

### *Christmas Fair*

Saturday 9 December  
10 am - 4 pm

*Come to*

*Islington Pensioners Forum*

### **END THE WINTER BLUES PARTY**

*Saturday 10 February, 1 pm*

*Highbury View Sheltered  
Housing, 87-89 Ronalds  
Road, N5 1XQ*

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# CHAIRMAN'S NOTES

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The timing of the Budget is parallel to the advert of “exceedingly good cakes” to divert from reality on top of Christmas goodwill.

No mention of care, a subject that requires immediate attention. The collapse of care has wide implications covering disablement, long term illness, care home failures and local authority cuts which impose further responsibilities on the NHS.

Mr. Hammond gave the NHS what amounts to a “teaspoon of water” to a person dying of thirst; nowhere near enough to cover the money needed now. According to the G7 ratings, we were top of the list and we are now at the bottom.

So Mr. Hammond produced a standstill Budget and is borrowing more money to pay our way as far as predicted to 2025 before any signs of stability.

For a government that accepted the Osborne theory that by 2015 we would have paid off the debt, this is so seriously misjudged,

## “The housing crisis is one of the most important domestic political issues”

We were pleased to have our old friend, lawyer Liz Davies at our November meeting to speak on the housing crisis. In a nutshell, she said:

The housing crisis is one of the most important domestic political issues. It is one of the reasons why Tory seats went to Labour in the last general election; false promises: that tinkering around with the market means that the market will provide, are now coming home to roost!

Home ownership and public renting is going down and private renting is going up, but up to 70% of private rentals have health and safety problems. Low pay and loss of jobs mean that rent arrears and so evictions are growing.

The charity, Shelter says that 300,000 new homes should be built every year, and half of those should be social housing. It is now a widely held view that there should be compulsory purchase of empty properties and more security for the tenants of rented homes, with genuine rent and quality controls.

and all the predictions of economic stability by 2020 are now wrong. And this is a government that is considered by the majority of voters (we are told) to be economically sound.

Surely the answer must lie in the tax system. In the run-up to the Budget, worldwide media reported on the Paradise Papers, revealing that thousands of the richest are avoiding paying tax, while the poorest and the lowest paid are suffering the effects of the flawed benefit system and a wage freeze.

So we go into the new year well aware that there is a lot to do to overcome the problems and convinced that our policy of “generations united” is the way forward to unite young and old for we are all affected by the crisis. (See notes on the budget on page five)

So now to change the subject. . . . . wishing all our members and friends a Merry Christmas. . . . . hope to see you at the “End the Winter Blues” party on 10 February!”



Energy prices have risen 36% over the last ten years, but help is on hand!

Islington Council has launched London's first municipally-owned energy company for more than a century, and aims to sign up 2,000 customers in the first year, claiming it will offer some of the lowest tariffs currently on the market, and provide a real alternative to the “Big Six” energy companies.

Customers on Angelic Energy's Standard Fixed Tariff could save up to £277 a year (compared with the Standard Variable Tariff of the “Big Six”) and the money won't be lining the pockets of city fat cats; the new energy company is not for profit, and all revenue made will be reinvested back into the company.

*We will have a representative of Angelic Energy at our January Forum meeting so you will have the chance to ask questions*

In the meantime, for more information and to get a quote, see

[www.angelicenergy.co.uk](http://www.angelicenergy.co.uk)  
or call free on 0800 169 0220.

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# MEDICAL ADVICE ON YOUR SMART 'PHONE

From November 2017 more than 1.2 million people living in Camden, Islington, Enfield and Barnet are able to use Artificial Intelligence created by Babylon Health as an alternative to the NHS non-emergency 111 number.

This six-month trial will allow people to enter their symptoms onto the app and receive responses based on what they have entered.

Babylon explains that it is "as easy as booking a cab".

According to a report in the *Financial Times*, the app's algorithm will "judge the urgency" of the person's condition and then advise the patient what to do next.

It seems that this trial is being funded by the NHS, but the cost to individuals anywhere else wishing to download Babylon's system, entitled:

**The Doctor App – Anytime Appointment in Minutes is.....**

■ Artificial Intelligence (A1) Symptom Checker for immediate advice: £0.00;

■ Monthly Subscription, unlimited GP access: £5 a month

■ Pay As you Go Appointment available seven days/week: £25

Writing in the *British Medical Journal*, Margaret McCartney (Glasgow GP) said: "New technology should be treated like any other medical intervention capable of benefit and harm: it should be tested in high quality trials capable of finding unintended harm as well as benefit. When one asks for evidence but is rebuffed with a supply of popularity scores, I think I am right to be concerned.

## Stand up for the Pensioners Charter!

### NATIONAL PENSIONERS CONVENTION

### 2018 PENSIONERS' PARLIAMENT

Winter Gardens, Blackpool, 11-15 June 2018

**We are glad to say that we have been able to change our 30-seater coach for a 49-seater, and at the time of writing, 36 people have signed up, so there is still room if you want to join us: for £250 you get:**

- Travel on Monday 11th June in a comfortable coach with reclining seats and an on-board toilet from North London to Blackpool, returning on Friday 15th June
- Bed, breakfast and evening meal at the friendly Gresham Hotel, which has a lift, a comfortable lounge and is very near the Winter Gardens.
- The chance to meet and discuss with pensioners from all over the country, who have common concerns.

The Pensioners' Parliament is kicked off on Tuesday with a short walk together with our banners from Blackpool Tower to the Winter Gardens, followed by a rally addressed by interesting speakers. On Wednesday you have a choice of six sessions with knowledgeable people opening discussions on important issues (e.g. pensions, health and social care, transport).

And on Wednesday evening there is a lively social evening in the ballroom – music and dancing. The final session is on Thursday morning with the afternoon and evening free. You can pay by instalments over the months leading to June 2018

Name..... Telephone.....

Address.....

Enclosed: £10 to book a place for the Pensioners' Parliament

**Send to: Pensioners' Parliament: IPF, 1a Providence Court, Providence Place, N1 0RN**

## Why be unpaid labour?

Are you one of the many people now receiving free lessons in how to stand at a till and pay for your shopping in supermarkets? The latest scam on the part of the major stores now is to ask you to weigh, price and pay for the goods you have just bought from them. In order to encourage you to do this there are more closed check-out counters and longer queues. You are also invited to queue in order to do the work yourself; and quite often you have to appeal for help because the system doesn't work. Why would you want to do this? Why are we prepared to take somebody's job in order to be unpaid labour. Please join the many who are now refusing to participate. Demand service and save jobs.

*Annette Thomas*

## Post Office sale goes ahead

Sale of the Finsbury Park Post Office as a franchise within a retail shop has now gone ahead despite a strong campaign of opposition. And so another of our Crown Post Offices is lost to the community; privatisation of our publicly owned land and services takes another step forward, and jobs are lost.

## The Social Care crisis is discussed at important NHS Campaigns Conference

The Health Campaigns Together conference held on 4th November included a "breakout" session on social care led by NPC deputy general secretary, Dot Gibson and Hammersmith Councillor Ben Coleman.

It was attended by around 30 people, mainly health professionals, and the outcome of the discussion was a recommendation that Health Campaigns Together should set up a working party to discuss social care issues with a view to putting together a policy and a programme of campaigning. We will keep you informed.

## Don't forget to get your flu jab!

At the time of writing (Thursday 30 November) it is really cold, and so we are reminded to remind you that all the signs are that this will be a bad winter for flu so get your flue jab from your GP surgery as all over-65s are entitled to have this.

## Frustrated, stressed?

How many of us get frustrated, stressed and feel lonely when services, like our telephone and or heating are not working?

The Islington Trading Standards Department works closely with Citizens Advice consumer service, which provides free, confidential and impartial advice. It is supported by the government, takes all first call for trading standards services and refers anything that needs further action to the relevant local service.

**To contact the Citizens Advice consumer helpline please call 03454 04506 or visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk)**

## Do you get the over-80 25p?

A number of years ago older people, over the age of 80 were given an extra 25p a week in their pension. This payment was based on the price of a bag of coal at that time. But as time went by this has been considered to be an insult to these older people. So much so that one Scottish pensioner stuck the 25p in coins on a sheet of paper and sent it back to the Department of Work and Pensions every week.

While we would not recommend this action, some of our members donate their 25p and so we are asking whether others would like to do the same to be given to an appropriate organisation or activity. Any ideas?

*Eric Hill (Treasurer)*

## The end of the Post Office Card

Millions of older people currently have their state pension paid weekly in advance, or four-weekly in arrears, into a Post Office Card Account (POCA).

But the government has started writing to people to encourage them to switch to a bank, building society or credit union account, and have only committed to retaining payments into a POCA up to 2021.

The government's existing POCA contract with the Post Office expires in November 2021 but there is an option for this to be extended for up to three years to 2024.

A decision on any extension has yet to be taken, but it is important that individuals start raising their concerns now.

This is therefore an issue that the National Pensioners Convention will be taking up - to ensure that the POCA continues for those who wish to carry on having their state pension in this way.



# The Budget. . . . we must stand up for today's AND tomorrow's pensioners

## These are just some of the budget announcements. . . . .

■ No mention of social care! No advance on the earlier (March budget) announcement of £1.2bn over the next three years. Yet the NPC, pensioner charities, think tanks and even the Conservative chair of the Health Select Committee, Dr Sarah Woollaston had all warned that this falls far short of the sum needed for the crisis-ridden social care services. All the government is prepared to offer is a Green Paper next summer on future funding.

■ And the social care crisis impacts on the NHS. Simon Stephens, NHS chief had previously made a very public appeal for £4bn, but the Chancellor's figure fell well short of this.

■ The announcement that 34,300 older people died last winter of cold related illnesses was ignored in the budget. Yet this is the second highest number in the last five years and represents 285 deaths a day or 11 deaths an hour! On the one hand the government boasts that this is the sixth strongest economy in the world and on the other does not tackle the national scandal of older peo-

ple's winter deaths related to the high cost of keeping warm, poor housing, extreme temperatures and low income.

■ And, in an attempt to stimulate the housing market, first time buyers are to be exempt from paying Stamp Duty on properties up to £300,000. But financial experts say this could be rather short-sighted because it could raise house prices. For older people there needs to be a 75% increase in specialist properties by 2035, with a Stamp Duty holiday for older people to encourage right-sizing in retirement in homes under £200,000. This could release up to 111,000 properties for younger families.

■ Local voluntary organisations must note the ongoing decrease in funding for local authorities: a kick in the teeth for local communities struggling to maintain day centres, luncheon clubs, nurseries and youth clubs. (Cuts in funding from £6.5bn in 2017/18 to £5.5bn in 2018/19 and £5.4bn in 2019/20.)

## A reminder. . . . .

Dear Members,

In April this year the letter in the box (left) was sent to all members regarding the annual subscription. We have reprinted it to remind you of the new arrangements.

This is also a reminder to everyone to pay their annual subscription. Over the last three years, since the subscription was started, only one in four members have paid.

This is therefore a "thank-you" to those who have paid and a plea to those who haven't, to do so.

Your membership is valued by the Committee but a regular financial stream is also important to enable the Forum to continue its work.

Best wishes,

Eric Hill  
TREASURER

Please send your £5 annual subscription to:

IPF, 1a Providence Court,  
Providence Place, N1 0RN

Or hand it in to a Forum meeting

Cheques payable to "Islington Pensioners Forum"

Letter to members from our Treasurer, Eric Hill dated 24 April 2017:

## IPF annual subscriptions

Over this last year I have been approached by members asking when their subscription is due for renewal. Members renew their subscription during the year with their next year's renewal due a year after their previous payment. For example: if a member renewed their subscription in June 2016 then their next renewal would be due in June 2017. This creates a problem for that member if s/he can't recall when they last paid. The committee therefore decided to make renewal payments more straightforward.

From 2018 all renewals should be paid in January or February with the following year's renewal due in January or February 2019. Anyone who joins the Forum after February 2018 will renew the following January or February. There will however be a cut-off point at the end of October 2018. Anyone who joins in November or December 2018 will not need to renew until January or February 2020.

# **PUBLIC MEETING**

## **GET RYDON OUT OF OUR HOSPITAL**

Thursday 11 January 2018 7.30 pm

Council Chamber

Islington Town Hall, Upper Street, N1 2UD

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Learning that the Board of Whittington NHS Trust hospital has given the estates contract to Ryhurst, a company associated to Rydon which fitted the cladding to Grenfell Tower, and claiming that there has been no transparency regarding this decision, the organisers of the above meeting which will be chaired by Councillor Gary Heather, have made three main points to the Whittington Board:

1. It is morally reprehensible to employ a company that is associated with the Grenfell tragedy. Because of appalling underfunding by the government to the NHS, hospitals have to finance their own improvements - by selling off their land. So Ryhurst would be paid from the sell-off of our hospital land.
2. It is utterly irresponsible to employ a subsidiary of Rydon, which is currently the subject of a public inquiry into the Grenfell Fire, which could establish that Rydon's poor renovations were a cause of the spread of the fire.
3. The Board have said that they have taken legal advice (but they would not say who from) and that it is now too late to pull out of the contract. Also that this advice was given in June, prior to the decision of the October Board meeting and prior to final ratification from NHS Improvement . In addition Ryhurst registered a company called Ryhurst (Whittington) with Companies House in June.

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### **NATIONAL HOUSING SUMMIT HOMES FOR ALL**

I was really pleased to be able to attend the National Housing Summit on Saturday 25 November on behalf of Islington Pensioners Forum. This was particularly important for me as I have been active in local housing campaigns representing tenants for many years.

The Summit was well-attended with good speakers and it covered many aspects of the housing crisis and how it affects so many people.

For instance there were workshops to deal with homelessness, private renting, the deregulation of housing associations, how to build the council homes we need, benefit cuts and evictions, mental health and the housing crisis,

The summit was organised by Defend Council Housing and Axe the Housing Act. It is good to be able to get together with housing campaigners from across the country to share experiences and build co-operation, for unity is strength!

*Jessie White*

### **UK PENSIONS AMONG THE WORST!**

British workers can expect to receive one of the worst state pensions in the developed world, according to a new report from UBS.

Comparing the retirement income for a 50-year-old woman in major cities across the globe, it considered the amounts that employers must set aside, plus the pay-outs from state pensions. The research found that a woman in London could expect just 41% of her current income in retirement, compared to 72% for her counterpart in Sydney, Australia.

Part of the reason for the difference was that in Australia employers are required to put aside 9.5% of a workers' salary into a pension, In Britain, the auto-enrolment scheme currently compels employers to put in 1% rising to 3% by 2019.

Other European countries also fared better than the UK, with the French receiving 69% of their salary in pensions, 67% in Italy and 50% in Germany.

*From the NPC November Campaign News*

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## Come and join us - by Roger Moran

Unaware, perhaps, of their middle-class of haze  
 Each day, bright, ornate  
 But by sharp of wit and mind their gaze.  
 Look out from windows of their each estate  
 Look out over England's fields of gold for signs  
 of where the wind, returning ducks, is blowing in  
 To where wealth chimes  
 To where its benefits fall on kin.  
 Stay their hand, wait for the next decade  
 Stay their axe, wait on guests  
 Stay their greed, wait on tables laid  
 Stay still like cats looking over nests.  
 Then pounce the trap on each of thee  
 Poor working class, step on your "crudity".

Sigh after sigh, a debt to pay, poors' eyes cry glazed.  
 They think each generation, to open wide that made-  
 narrowed gate  
 to freedom, their smaller heaven on earth, amazed  
 into shining light, make white the  
 passed on, sex sign ancient slate, great weight  
 of each forefather's accumulated misfortune, and  
 their pain, hard set in each such economic decline.  
 Vision blocked by England's , addictive drug, class sin,  
 they in mutual craving sit, wait for those that hide behind  
 that cultivated language bin  
 of English grammar, long history tide talked down, made  
 to keep in place, the sinking poor or, the ever-present  
 tied, daily ever faster tight, drugged pests that ever lay  
 in flowing gutters free, as skirts swish by, paid  
 farthing pence by those who kindly kiss the "blessed",  
 their conscience salved, boots pass on, talking art or  
 poetry, why perhaps, just "nice" about a poorer thee,  
 so, walking faster, their hearts beat glad a silent glee.

That now perennial, middling lot, yes, pave  
 the way for progress, but most, if threatened, close the gate  
 to those that cannot pay the price, and save  
 their skins by sitting tight, blatant,

toilet-like, conduit between the supine  
 Down below, and the very richer pins  
 Standing Up above, whilst all in chorus fart  
 "What is mine, is mine" loud across the world a trumpet grin.  
 So, being in the middle trap, do not presume to persuade  
 yourselves culturally richer, better than the higher,  
 or lower, indeed the rest;  
 so, I hear you "do not suffer fools gladly", but please do not  
 look down your noses at the less well spoken said  
 who do not know "not a lot" and mess  
 with the Queen's English, so you mocking laugh to death, for  
 that dead thine, an open secret you must smell, do see,  
 that each and all, the we, are deep within it  
 implicated, our mutual moral waste, thus, so alas, is me.

Priests of new knowledge, now spin a maze  
 of new words to learn, a trench push that dazzles and grates  
 the mind into digital bits, no continuity, just voids, robot laser  
 sharp, no centre so just the drift apart and ice old flint poised, stake  
 in hand to end your middle-classed "enlightened", more  
 genteel, sophistic, individualistic, held Front Line:  
 Thatched Frankenstein "just knows what it wants" makes  
 your over confidence, so, before it is too late,  
 drop your guised, self-deceiving victimhood,  
 money-risked, self-justifying spin,  
 and talk with economic dinosaurs of a working class, for times  
 they really are a-changing, so do not be shy, they will not bite,  
 yet "as your invention, you owe us, not we, you".  
 If so, shin this rotten  
 Social ladder, to meet a mutual need, half-way, to join you,  
 free your neck from history, in conclave,  
 brought together a hybrid of theory, minded test  
 and of handy practice, yoked, to help each other parade  
 what is good in each, to limit vulnerability each supporting each,  
 opened cultural doors, coalesced  
 to forge a new and better, winning class, less money, more freed  
 from being a divided people: even you can learn something new,  
 i.e. that our strength in union, is the key to a kinder victory.

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## NHS News from Pam Zinkin — Our NHS is in crisis

1. The budget (see page five): insufficient funds means longer waits for appointments and in-patient treatment. Most worrying is the waiting list for cancer treatment.

2. Naylor: A plan to sell off our NHS land by each Trust to fill in the gaps in their budgets. They claim that some of the land will be used for housing for nurses. (see page six for local campaign)

3. Mortality rates: The British Medical Journal (November) carried a scientific article showing that cuts in social care are associated with more deaths in over 60 year olds, especially for those in care homes and those having care at home. Of course we might expect that the mortality rate is higher for that group of people but NOT that it would be increasing. But the reason is clear when we know that the need for adult social care has gone up

whilst spending has gone down each year since 2010. Nursing shortages make the system worse.

4. There was no senior cover for junior doctors in one A & E last weekend. That meant the newly qualified doctors had to make all the decisions whether or not they felt safe in doing so. Department of Health response? Cut overtime and out of hours!

5. Accountable Care Organisations (ACOs): an American idea, are on the horizon. It could sound good as it might combine health and social care. But is a service by groups of doctors and other health providers for people that the providers, not the patients, choose. They can be government OR private.

NB: They did not save US medicare any money!

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# INFORMATION

BINGO every Monday	1 pm at 1a Providence Court, Providence Place, N1 0RN
Lunch and a chat on Wednesdays	1 pm in the IPF Hall, address above
IT and Smart Phones on Wednesdays	3.30 p.m in the IPF Hall, address above
Thursday 18th January, 10.30 a.m.	Forum meeting: Speakers on Angelic Energy, Fossil Fuel and Pension Fund Investments and Generations United
Saturday 10th February, 1 p.m.	“End the Winter Blues” party Highbury View Sheltered Housing, 87-89 Ronalds Road, N5 1XQ (arrangements to help with transport in the February newsletter)

## ISLINGTON PENSIONERS FORUM

1a Providence Court, Providence Place, N1 0RN

Telephone: 0207 226 7687

Email: [ipf@islingtonpensionersforum.org](mailto:ipf@islingtonpensionersforum.org)

Charity Number: 1043081

Supported by Cripplegate Foundation, the Big Lottery and Islington Council

**Office opens from 10.30 a.m.- 2.30 p.m. Monday and Wednesday, but please call first.**

Sign up for our online Newsletter on our website: [www.islingtonpensionersforum.org](http://www.islingtonpensionersforum.org)

**Presidents:** Jeremy Corbyn MP & Lord Smith of Finsbury

**Joint Chairs:** George Durack, Bob Collins

**Secretary:** Dot Gibson    **Assistant Secretary:** Annette Thomas    **Treasurer:** Eric Hill

**Committee members:** Frances Bradley, Joyce Herron, Supa Kusumratana, David Milner, Blanche Woodbridge, Pam Zinkin, Eddie Zissler

*Dear all,*

*Please remember that there is no Forum meeting in December, and this Newsletter is for December and January.*

*We hope that you have found the Newsletters interesting during 2017, and would like to have your news and views, poems, recipes, photographs and any other items of interest for publication in future issues. Please also let us know whether you have any special subjects on which you would like us to invite speakers to Forum meetings.*

*We would like to set up a sub-committee to discuss and arrange outings — theatre, coach and boat trips etc. — so please think about taking part.*

*Also, don't forget that we have a stall at St. Mary's Christmas Fair on Saturday 9th December. Please come along to help for an hour if you can.*

*Thanks to everyone, and especially Bronwen and our committee for all their work during the year. We look forward to 2018 full of determination to take Islington Pensioners Forum forward from strength to strength!*

*Best Wishes and Season's Greetings    Dot Gibson (Secretary)*

Office telephone: 0207 226 7687    Home telephone: 0207 226 7226