

MAG Senior



Issue No 14 - July, 2016

Oor Rose chaired the SPF AGM

Rose Jackson represents UNISON on the Scottish Pensioners Forum and currently its Chairperson.

She recently chaired the Forum's AGM in the Glasgow City Chambers on 7th June. Over 160 delegates attended and guest speakers included Lorna Binnie, WASPI (Women Against State Pension Inequality) Campaign : Neil Duncan Jordan, National Pensioners' Convention and STUC General Secretary Grahame Smith.



All change for the Scottish Retired Members Committee

There's been some significant changes in the Scottish Retired Members Committee following the committee elections in April.

Sue Chalmers (below left) has moved from the post of Regional Secretary - only to take up the reins as Committee Chairperson. Sue has been Secretary for seven years and felt it was time to take a sit back and put her feet up.



Our new 'Officer in charge' is Marie Macrae from Fife. Marie has been a member of the Scottish RM Committee for three years. She says she is looking

forward to the challenge!

The other Committee Members are featured on page four

Have you registered for the 2016 National Retired Members Conference?

The next milestone in the Retired Members calendar is the National Retired Members Conference on 5th/6th October in Southport.

Have you registered for attendance at Conference? If you're unsure, it may be best to check it out rather than 'just turn up at Southport'. The Agenda will be sent to Delegates in September.

If you aren't registered the bad news is you're too late. The closing date was Friday 29th July.

As in the last two years, the Scottish RM Committee will issue a special 'Delegates Handbook before Conference.

The 2017 Conference will be held in Llandudno 10th/11th October



Fife UNISON Retired Members support the students

Fife Retired Members gave great support to local College students and staff in their recent campaigns to fight proposed local college closures.

Our photo shows Scottish Regional Retired Members Secretary Marie Macrae "gi'en them laldy" at the Union demonstration in Kirkcaldy in June.



That's another fine mess they've got us into!

Well, that's it then. The Referendum is over and we can all relax well, not quite! Like it or not, we are out of the European Union. For many of us that is a disaster - and no matter your political persuasion, it's quite clear that the country is in chaos.

The UNITED Kingdom is no longer UNITED! We're more divided than ever. Scotland, London and Northern Ireland (and Gibraltar) all want to remain European while England and to a lesser extent Wales strongly supported the OUT vote. Instead of trying to sort out the mess, the main Political parties have been involved in bitter internecine warfare.

Even more galling is how some of the principal players in both sides of the farce have quit - like rats deserting a sinking ship! The UK has become a laughing stock in Europe and, indeed, the World. They cannot work out why we voted to leave.

It's also fairly obvious that most of the population - especially north

of the border - were pig sick of the ongoing discussion leading up to the Referendum. It was very much a case of "statistics, statistics and damned lies" as each side tried to trump each other and sadly, it's become more and more apparent that the side that told the biggest lies would win.

Retired people will suffer from the Brexit vote. See page 4 NPC spells out Vote Leave Implications.

Over 75? ... Don't give up your free TV licence

The Tories have shown their hand again with continuing attack of benefits. This time it's targetting the older Pensioners TV Licences ...

As part of its settlement with the Government over the future of the TV licence, the BBC agreed to take over the scheme for free TV licences for the over 75s from 2018.

The over 75s free TV Licence has been a universal benefit since 2001. The BBC taking over a welfare benefit makes no logical sense ... except as part of a Government 'devolution' strategy to pass unpalatable cuts to other bodies.

BBC cost cutting

The BBC is already looking at ways to cut the £700 million annual costs of the benefit. It has commissioned private consultants to come up with options.

These are reported to include means testing, raising the age threshold and excluding senior citizens who live with younger people.

Silver Celebrities

They plan to use 'silver celebrities' such as Joan Bakewell and Melvyn Bragg to persuade senior citizens not to take up this benefit. It is sickening to think of these super-rich worthies offloading guilt on much poorer pensioners.

No doubt the media will campaign against 'well off' pensioners continuing to receive this benefit. Some of



the counter arguments are

Unlike the winter fuel allowance, you have to apply for a free TV licence. About 1 million senior citizens over 75 do not do so. In fact, in the past the TV licensing body has conducted campaigns to persuade more to apply!

If a benefit becomes means tested many eligible pensioners will not apply. Up to 1.6 million pensioners who are eligible for pension credit do not claim it. Many more do not claim housing benefit or council tax support to which they are entitled.

A guilt-loaded campaign to dissuade take up would have a huge impact on the numbers of pensioners in need who do not apply, whether or not the benefit is means-tested.



Don't fall for the nice "Silver Celebrities" such as Melvyn Bragg and Dame Joan Bakewell who will try to persuade you to "donate it back"



Pensioner poverty is a reality in the UK.

Those surviving on the state pension alone are officially well below the poverty line. Age UK reports 1.3 million senior citizens suffering from malnutrition, as they skip meals to pay for other essentials such as energy. Such households may be forced to find another £145-50 per year to pay for their TV licence.

TV plays an important social inclusion role

Free TV licences represent the first in a likely wave of attacks on universal pensioner benefits and as such must be resisted. Next will be winter fuel payments, then bus passes, then free prescriptions. Don't be conned, these are earned benefits from a lifetime of contributions to the tax system, not perks.

Did you know you have to apply for your Free TV licence if you are over 75?

You need to apply for a free TV licence if you're 75 or over as it's not given out automatically. You'll need to provide the following information:

- Your date of birth
- Your National Insurance number (or a photocopy of your passport, driving licence or birth certificate)

for most senior households

About half of all senior households say television is their main source of company - not surprising when on average 80-90% of their time is spent in the home (often alone).

TV connects many older pensioners to the outside world - to news, recreation opportunities, entertainment, and vital public service information.

TV combats loneliness

- a growing problem amongst the elderly. The links between loneliness and poor health are proven. Depression is often the consequence of extreme loneliness. Research shows that it can be as harmful on health as smoking 15 cigarettes a day.

There are likely links between loneliness and dementia

Recent studies found that lonely people have a 64% increased chance of developing dementia. Watching TV can keep many people out of hospital or residential care.

Access to TV is an essential requirement for older pensioners and instead of the BBC finding ways to depress demand, the Corporation should be trying to increase take up, for example by data sharing with the DWP to make free licences automatic for the over 75s - like winter fuel payments. This would reduce administration costs.

~~If you share your house with someone younger than 75, you can still apply for a free licence but it must be in your name.~~

You can apply for your concession by calling 0300 790 6165 or visiting the TV licensing website. Once you have your free TV licence, it will renew automatically annually.

Short-term licence when you're 74

If you're 74 when you renew your licence you can apply for a short-term licence. Then, when you turn 75, you should automatically receive a free over-75 TV licence.

Contact TV Licensing if you've paid for a full year's licence by mistake.

Don't forget to let us know

Don't forget, we are always on the lookout for reports from Retired Members sections.

Send us news or even better photos showing what you've been up to of late.

What have you tried to encourage members along to meetings?

Are FUEL BILLS getting your back up?

Find out if you can get free insulation, a new heating system or other help ...



Home Energy Scotland manages the Energy Assistance Package on behalf of the Scottish Government. It provides clear and impartial advice to help make your home cheaper to heat. The package has a range of measures to support those likely to have difficulty paying their fuel bills or keeping their home sufficiently warm.

There are four stages ...

- Free expert energy advice to anyone who contacts the Home Energy Scotland advice centre network on 0808 808 2282.
- Benefits/tax credit checks and advice on low cost energy tariffs to those at risk of fuel poverty.

- Packages of insulation measures (cavity wall and loft insulation) for older households and those on benefits.
- Enhanced energy efficiency measures to those most vulnerable to fuel poverty.

HES gives free, impartial advice about the best energy-saving options for your home. They have details of installers in your area.

You can arrange for a free home visit if you prefer to speak to someone in person.

HES manages Home Energy Efficiency programmes which support households likely to have difficulty paying fuel bills or keeping their homes sufficiently warm.

Possible Annual Savings

Washing up	£ 30
Boiling a kettle	£ 7
Washing machine	£ 5
Shower head	£ 67
Showering	£100
Heating controls	£ 80+
Room Temperatures	£ 85
Draught proofing	£ 25
Install LED lighting	£ 35
Switch off lighting	£ 15
	£451

Did you know ...

There are Energy Efficiency grants or discounts to help with the cost, including help with benefit and tax credit checks.

Almost everyone can get some form of help. To find out what the package can offer you call 0808 808 2282 or visit the Home Energy Scotland website.

Save on energy Bills without noticing ...

Obviously, older people need to keep warm in winter ... but there are many ways to save £s on your energy bills without even noticing it ...

Switch off standby

Turn your appliances off standby mode and you'll save about £30 a year. You can get a standby saver which allows you to turn all your appliances off standby in one go. Satellite and digital TV recorders may need to be left plugged in so they can keep track of any programmes you want to record.

In your kitchen

You can save around £50 a year on your energy bills just by using your kitchen appliances more carefully.

Save £30 a year by using a bowl to wash up rather than a running tap. Save around £7 a year by filling the kettle with the amount of water you need. Cut washing machine use by one cycle per week and save £5 a year.

In the shower

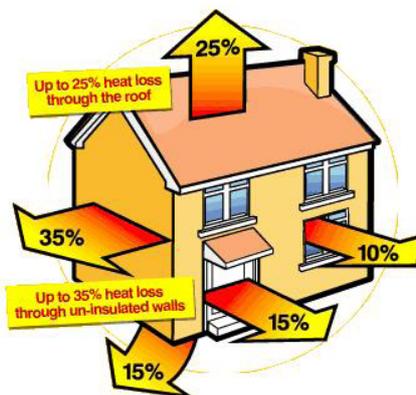
If your shower takes hot water from your boiler or hot water tank (rather than an

electric shower), fit a water-efficient shower head. That could save a four person household around £67 a year.

Spend a minute less in the shower each day. That saves £10 on energy bills each year, per person. If everyone in a four person family did this it would lead to a total saving of £100 a year.

Take control of your heating

Half the money spent on fuel goes on heating and hot water. Install a room thermostat, programmer and thermostatic radiator valves and save between £80 and £165 a year. Turn down room heating by one degree and save £85 to £90 a year.



Set heating and hot water controls to come on and off when you need them. Heat only the areas of your home that need heating and set the temperature

for each area of your home.

Smart heating controls are the latest innovation to help you control your heating and understand your energy use. They allow you to control your heating remotely via a mobile app, meaning that you can manage the temperature of your home from wherever you are, at whatever time of day.

Cut out the draughts

DIY draught-proofing round doors, windows, floor gaps and chimneys can cost around £200, but can save up to £25 to £35 a year on heating bills.

Switch to LEDs

Get LED spotlights to replace halogens, as well as regular energy saving bulbs ('compact fluorescent lamps' or CFLs). They come in all shapes, sizes and fittings.

If the average household replaced their remaining old-fashioned bulbs with CFLs, and all of their halogens with LEDs, it would cost about £100 and save about £35 a year on bills.

Turn off lights

Turn your lights off when not using them. If you switch a light off for just a few seconds, you will save more energy than it takes for the light to start up again, regardless of the type of light. This will save around £15 on your annual bills.

NPC spells out 'Vote Leave' Implications

The National Pensioners' Convention (NPC) has published an excellent briefing paper on some of the implications of Brexit for senior citizens. These include inter-generational tensions, VAT on fuel bills, pension implications, human rights protection (including age discrimination) and the position of UK citizens living in Europe. It concludes that Senior Citizens will also be affected by the following political and economic considerations:-

More austerity

The Government has backed off (for the moment) from the emergency budget promised by George Osborne during the Referendum Campaign - but they have made clear that their priority is to get back business.

Corporation Tax could be slashed below 15% to retain business confidence and prevent business flight to Europe. As the Tories are generally opposed to tax rises, this can only be funded by intensification of the austerity regime, involving further cuts to struggling public services.

European Funding

The Joseph Rowntree Foundation has analysed the EU funding at risk up to 2020 from the European Structural and Investment Fund, which aims to mitigate poverty in the UK's poorest areas. £8.6

billion is at risk: £5.6 billion in England, £1.9 billion in Wales, £720 million in Scotland and £414 million in Northern Ireland.

The biggest potential losers in terms of funding per head of population are Cornwall (£863 per head), Wales (£627) and Tees Valley (£243). All these voted for Brexit. The so-called Northern Powerhouse local authorities stand to lose £2 billion. Talk about Turkeys voting for Xmas!!

European Investment Bank

As well as direct funding to deprived regions, the European Investment Bank has lent more than £42 billion at cheap rates over the last decade to UK enterprises, including wind farms, hospitals, railways and social housing. The Times reports that last year the EIB lent a record £5.6 billion to the UK.

Although existing loans will be honoured, deals that have not yet been finalised are under threat.

Political turmoil - divided Society

The political turmoil caused by the Brexit vote shows no signs of abating. Because of this, there are considerable dangers that critical issues in society which require urgent attention will be neglected for many months, such as the funding crisis in the NHS and social care.

Furthermore, it has been widely reported that the divisive Referendum campaign has led to deep schisms in society with immediate consequences such as a spike in race hate crimes across the UK.

The briefing can be downloaded on <http://npcuk.org/2262>.

Call to make Elder Abuse a Criminal Offence

The charity Action on Elder Abuse (AEA) has argued for years that elder abuse is not taken seriously in the justice system and that sentences rarely match the gravity of the crimes.

It has recently launched a petition on the Government website calling for elder abuse to be recognized as an aggravated criminal offence, with statutory minimum sentences.

You can sign the petition at <https://petition.parliament.uk/petitions/132323>

The campaign will raise the profile of this largely hidden problem in society.

The 2016/17 Scottish Retired Members Committee

Chair	Sue Chalmers	D & G Local Govt
V.Chair	Roberta Gair	Perth & Kinross
Secretary	Marie Macrae	Fife
Committee Members	Graham Anderson	Glasgow City
	Jim Burnett	East Dunbarton
	Barbara Fulton	East Renfrew
	David Hannah	Highland
	Morag Houston	NHS GGC & CVS
	Alicia Hutchison	Ayr & Arran NHS
	Rose Jackson	Edinburgh City
	Tom Lithgow	East Lothian
	Jo McLean	Lothian Health
	Alex Morrison	Lanarkshire Health
	Bob Revie	Aberdeenshire
	Lila Sneddon	South Lanarkshire
	Glennis Watt	Tayside Health



The SRMC has 16 members who are elected each year by UNISON's the Scottish Regional meeting. The Committee for 2016/17 - elected on Saturday 9th April - is as undernoted. Once elected, the Committee decides on its own Office Bearers. The Committee meets 4 times each year - with other small ad-hoc working groups meeting from time to time. The photograph above shows some of the members taken at the Committee's meeting in Edinburgh ...

Back row (l to r) - Tom Lithgow, Alex Morrison, Graham Anderson, Morag Houston, Glennis Watt and Bob Revie

Front row (l to r) - Alicia Hutchison, Sue Chalmers, Marie Macrae and Rose Jackson.

Missing from the photo are Barbara Fulton, Roberta Gair, Jim Burnett, Jo McLean, Lila Sneddon and David Hannah.