



Happy Holidays!



Hello and welcome to all. I have been asked to leave a Christmas message.

We have all been reading in the media about Christmas being cancelled and lost this year, mostly from retail outlets. However, the Christmas message has endured even through two world wars.

That said I wish all who read this a very merry Christmas and a happier new year, but please, please be sensible and stay safe.

I hope we can all meet up in the new year, not on zoom but in person with even an outing. -

Roy Guinn

Be scam aware

In these challenging times there is an ever-increasing risk that people are taken advantage off and cheated. We must all be very cautious the old saying: - "if something appears to be good to be true it usually is" is very apt in these times.

Some simple rules may be helpful

Never be rushed into any action be it to spend money or pay a supposed overdue Bill. Scammers try to panic people into paying out money. So never act in haste.

Never trust a cold caller. If you do not know the person and have not asked for the call always do an independent check of who exactly is calling you.

Do not click on any links online that are on unsolicited emails. Check any good offers by another source and do your own research on any goods or equipment on offer. If in any doubt seek independent advice.

Go to the Scamwiseni website for detailed advice and news of new scams that are doing the rounds. – **Joe Dowdall**



Helping others this Christmas

Christmas is a time when the gap between the “Haves” and “Have Nots” is more than usually evident. We could maybe consider giving a donation to a local charity of our choice to help those who will struggle this Christmas in extraordinary and difficult times.

Maybe contribute to a local food bank or support charities providing fuel and clothing to those who are less fortunate than ourselves.

It is nice to give to those we love but maybe more so to help a stranger. – **Kevin McCafferty**

The triple lock

What is the Triple Lock?

The “Triple Lock” was introduced in 2010 by the then Tory/Lib Dem coalition. It is a guarantee to increase the state pension every year higher than the rate of inflation, average earnings or a minimum of 2.5%.

The idea behind it is to protect Pensioners from meaningless increases in the state pension, such as the 75p a week increase in 2000, and to make sure their income is not eroded by the gradual increase in the cost of living.

Why remove it?

It is estimated that the Triple Lock will cost £45 billion over the next 15 years. Even though the UK pension is the lowest in Europe some countries have a pension that amounts to 76% of a person’s final salary. The UK pension works out at an average of 24%.

We must organise and fight any attempt to dilute the state pension if not only for ourselves but also for those who will come after us.

We will continue this topic and discuss how we can oppose any change in our next News Letter planned for Easter. – **Lawrence Huston**

Plans for 2021

This year has been one continuous disappointment with people suffering loss of life, jobs and family. Our get togethers have been cancelled and some may well feel isolated.

We hope that if people behave responsibly and the new vaccines prove effective that we will restart our meetings and social events.

It was suggested even before Covid 19 struck that we would take our meetings out to the members so the Committee will plan in 2021 with the Branch's support to hold meetings local to our members outside Belfast.

We plan to visit Enniskillen, Portadown, Derry City, Newry and any other towns that we can get sufficient members together. Let us know your thoughts on what you want to do. - **Joe Dowdall**

Entitlements not Benefits!

At a recent "Zoom" meeting of the National pensioners Convention that Michael Shields and I attended, Jan Shortt give a very interesting presentation. One of the topics was people's perception of Pensioners. Michael has included in this News Sheet some facts of our contribution to the country.

There must also be a change of perception as to what help and funding we receive. We do not receive benefits we have entitlements that we have worked hard for over the years and should not be begrudged by anyone.

Lawrence will deal with the threat to the Triple Lock which protects the state pension but it is up to us to make people aware that a dilution of the Triple lock is not just an attack on current pensioners but a devastating blow to the wellbeing of the current working population of today. - **Joe Dowdall**

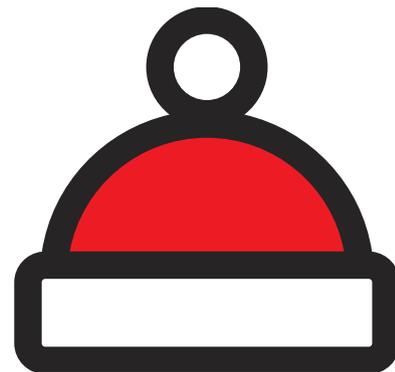
What is a Pensioner worth to the Country?

After an active working life, it's a bit of a culture shock to suddenly realise that you're

now statistically one of the many "elderly" people in society and you tend to reassess your own value. Although your talents, character and charisma may be second to none to those closest to you, the monetary parameter is often the big worry.

As pensioners, we have "Universal Entitlements", which include Triple Lock, Bus Pass, Winter Fuel Allowance, Prescriptions and the late TV Licence etc.

On occasions, these have been declared unaffordable, with the TV Licence being withdrawn and the Triple Lock potentially to be replaced in 2022.



- **Last year £160 BILLION was returned to the Treasury from older people, directly and indirectly, through those, who paid tax on their pension, VAT council tax etc.**
- **Others looked after children, allowing the family to work and raise revenue.**
- **£95 BILLION came from unpaid carers.**
- **£2.7 MILLION plus accounted for older people volunteering**
- **Research shows that 5.5 MILLION parents will be giving £1.9 BILLION to their families in financial support.**

This shows that we're not always "taking", and we appear to give back more than we receive. Because they don't have the full pension, poverty is at 18.5%, in the 75+ age group on the State Pension, compared to 11% of the rest of the population.

We need an improved Pension with a better replacement rate. Other European countries are upwards of 63%. Austria has a replacement rate of 90%.

We receive a replacement rate of 29%. Younger people will work longer and pay more, receiving a replacement rate of 24% on retirement. This is not just about us, but about our families, children, grandchildren and pensioners that follow after us.

The National Pensioners' Convention wants a Universal State Pension for every pensioner at 70% of the living wage. That is what we must fight for. - **Michael Shields**

Christmas Greetings to all our retired members of the NI Telecom Branch.

As 2020 draws to a close, your local branch wanted to catch up with you and wish you all a very Merry Christmas and a Happy New Year.



We really hope this letter finds you all in good health, especially after the unprecedented past year of exceptional hardship, worries, sickness and unfortunately deaths that has impacted not only us, but the world, in the form of the Coronavirus pandemic.

A dwindling number of Northern Ireland Telecoms Branch members are old enough to have lived through World War II, a time during which the world descended into violence and chaos.

A greater number of both working and retired members survived the de facto civil war that raged in Northern Ireland during the 70's, 80's and half of the nineties.



Unfortunately, some of our members and their families fell victim to violence, some losing their lives and others being injured, both physically and psychologically.

Roll on to 2020 and the Covid pandemic. We have been living through another catastrophic period in which the lives of working and retired members have been turned upside down.

Throughout all the periods of turmoil over the decades, our union has been the rock and foundation that has helped our members cope and progress their interest despite the prevailing circumstances.

The latest example of the worth of our union and the unity and solidarity of members, both working and retired, is the "Count Me In Campaign" that has produced an amazing 98% vote in favour of taking action against BT's disgraceful, mid-pandemic assault to make employees redundant on a compulsory basis.

If ever there was a time for retired and working members to stand even more closely shoulder to shoulder, that time is now.

Working members value and appreciate the practical and emotional support that retired members have provided over the years, long may that continue.

The Officers & Committee of the Northern Ireland Telecom Branch send Season's Greetings to all our retired members..

We were truly disappointed that our Branch Annual Christmas Dinner has not been able to take place due to the virus/restrictions on social gatherings etc.

The Branch will be back in contact with you as soon as everything settles down and we get the green light to rearrange a suitable get together, please do keep an eye on your emails hopefully in the next couple of months.

We hope you enjoyed this Retired Members Newsletter, anyone who wishes to add a short story or memory please send into the contact info below, or post to CWU NITB 24 Antrim Road Belfast BT15 2AA. We can not guarantee that everyone will get printed, but we will try our best over the 2021 editions.

Branch Secretary Erin Massey 07525725114
Branch Chair Mark Feehily 07484347309

On behalf of the NI Telecom Branch Committee and all its members.

Important Contact information for the Branch

www.cwunitb.org
This is the Northern Ireland Telecom Branch Web Page.

<https://www.facebook.com/cwunitb>
This is the Northern Ireland Telecom Branch Facebook page.

cwurms@btinternet.com
This is the local email address of the Retired Members.
cwunitb@btinternet.com
This is the main contact email address for the NI Telecoms Branch.

Branch telephone number 02890321771 if no answer please ring Branch Secretary Erin Massey as above on 07525725114.

Branch Committee Representative for Retired Members Lawrence Huston 07802787733 email cwurms@btinternet.com

RM Committee Secretary Joe Dowdall 07803096729 email cwurms@btinternet.com

Regional Secretary David Kennedy 07927630928 email northernireland@cwu.org

www.facebook.com/CWURetiredmembers/ This is the national Retired Members Facebook page.

<https://www.cwu.org/my-union/retired-members/>
This is the National Unions Website for retired members.

Other useful links

Scam Wise NI.
<https://www.nidirect.gov.uk/campaigns/scamwise-ni>

Winter Fuel payment Info.
<https://www.nidirect.gov.uk/articles/winter-fuel-payment>