



## Pressure builds in the UK

by Tony Bockman & John Markham, International Consortium of British Pensioners



### Signatures needed for Commons debate

Our petition on the UK Government's new website for citizen participation calls for the government to repeal the regulation that freezes so many of our state pensions. As of late-October, we are still a very long way from the magic number of 100,001 'signatures' of support, at which point a petition becomes eligible for debate in the House of Commons. If we are to succeed at generating that debate, an average of 275 'signatures' every day is needed over the course of the entire 12 months the petition is active. By the time you read this, one-quarter of that time will have already passed.

We urge everyone to 'sign' online at <http://bit.ly/BritPensions> and also to encourage as many friends and relatives as possible to add their names – and to those without a computer, please consider asking someone you know who is 'wired' to allow you to 'sign' using their e-mail address.

Meanwhile, we are in the process of challenging the government-imposed limit of one signature per e-mail address, as we know that many couples share the same e-mail account. We are challenging that limit on the grounds that, on a paper petition, multiple signatures would be accepted from one single street address.

Our decision to launch the petition was not free of roadblocks. Every petition

has first to be approved by the relevant department and the Department for Work and Pensions (DWP) rejected ours on the grounds that there was already an active petition on this subject. After we highlighted the inaccuracies in the petition they were referencing, DWP eventually recanted and ours was successfully lodged on September 8.

### Media campaign

While Parliament has been in recess for most of the period since our last report, only returning to regular session in mid-

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**Renew your support for our work!**

**Please use form on wrapper or on p.11 to renew your CABP membership for 2012**

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**JUSTICE** is published by:

CANADIAN ALLIANCE OF BRITISH PENSIONERS

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Designer: One Girl Media + Design

Printer: Phibbs Incorporated

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Photo by George Irwin

# Editorial

by Rosalind Tosh, Editor

The UK government will never spontaneously offer 'frozen' pensioners what is right and moral and just – decades of continuing immorality and injustice have proven that. If things are left to happen spontaneously, they will never happen.

There is only one avenue of hope: the government must be persuaded to do so.

Individual pensioners on their own will not – cannot – achieve this. It can only be achieved through a well-founded, convincing, forceful, intelligent, orchestrated, cohesive, unflinching campaign. And there is only one such campaign in existence: the campaign currently undertaken by CABP and our partner organizations in the International Consortium of British Pensioners.

Membership in CABP helps make it financially possible for this one-and-only campaign to continue. So if you and I ever want to enjoy an indexed UK pension while living in Canada, we have a choice to make.

We can choose to do nothing, and reap what we sow. Or we can choose to support the only campaign that makes the realization of an indexed pension conceivable – and it could not be simpler to do that. All we have to do is renew our membership in CABP – this year, next year, for as long as it takes until we win or all feasible options for achieving indexation cease to exist.

A donation to CABP's Action Fund increases our effectiveness. And if each of us can manage to bring in just one new member next year, that positive impact will be multiplied many times over.

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**PLEASE NOTE:** All comments, information, articles, opinions and answers appearing in *JUSTICE* or provided by CABP or its volunteers are offered in good faith but are not intended to be a substitute for informed professional advice.

## Help raise 100,001 signatures...



## ...with just a click

Please sign the UK Government petition online at <http://bit.ly/BritPensions>. With 100,001 signatures, this petition to end pension freezing becomes eligible for debate in the House of Commons. We need hundreds of signatures a day to get there!



# Chairman's Report

by Brian Lechem, CABP Chairman

So much is happening behind the scenes in the UK. Most of it cannot be reported because confidentiality is key at this stage of our activities in the highly sensitive arena that is national politics today in a beleaguered Britain. Breaching that confidentiality would sabotage our chances of gaining the end result for which so many have been working so hard for so long, however a trickle of evidence that things are most assuredly happening surfaced this fall in an article in *The Guardian* in which Work and Pensions Secretary Iain Duncan Smith referred to "increasing demands for the UK to pay benefits to those who have long since moved abroad". Indeed!

Such a public statement (*The Guardian* claims to have the second largest online readership of any English-language newspaper in the world, after the *New York Times*) clearly indicates that we have the *active* attention of those at the highest levels of power – Duncan Smith is spearheading reforms to the UK's benefits system.

On the international front, CABP Director Tony Bockman participated at the Commonwealth Heads of Government Meeting in Western Australia at the end of October. Our consortium partner organization British Pensions in Australia (BPiA) was heavily occupied for months beforehand with plans for airing the frozen pensions issue at this important gathering and Tony participated (courtesy of BPiA) in his role as consortium chairman. No doubt he will report on the experience in the next issue of *JUSTICE*.

## Double-edged sword

How ironic that the 'silence' we must maintain in order to increase our chances of achieving our goal, also has the effect of decreasing some CABP members' support. At this pivotal time in the history of our struggle for justice, we *need* the continuing support of all members – there is political power and impact in numbers that cannot be gained in any other way. And so, we encourage *every* member to renew for 2012 today, if you have not done so already. Quite simply, we cannot continue to work effectively on your behalf without your ongoing support.

To facilitate this, we have not increased the \$20/family annual fee for members in Canada, in spite of the rising costs that we all face. However, we positively need your assistance in overcoming our financial challenges and there are two ways you can help us do this: by each of you recruiting one new member during the forthcoming year, and/or making a modest donation to CABP's Action Fund (which currently plays a major role in financing our vital UK initiatives).

You can also elect to read this magazine online, rather than receive a paper copy through the mail – we encourage as many of you who will be comfortable in reading the online version, which is identical to the printed version, to let us know.

## What some members are doing...

Many CABP members are not just loyal; they are also volunteers *extraordinaires*. One example is David Acheson, who has recently taken over the role of CABP treasurer from Anthony Samotus. Another is our newest membership volunteer, University of Toronto emeritus professor Dr. David Goldberg, who is promoting CABP within Ontario's medical and academic professions and is beginning to have some success. And then there is Norman Morris, a member of our newly-formed Chairman's Council, who is opening doors for us across Canada (see *Loyal Society Collaboration* in this issue). And Ian Barry, who until this issue of *JUSTICE* took care of clients interested in advertising in its pages – we thank him sincerely for his three-plus years of service and wish him well.

## ...and what you could do

We now need an assistant treasurer; we need people across Canada to promote CABP within their profession or within their company if it has a British immigrant population; we need someone with PR experience; and we also need someone to help out with the not-arduous task of handling advertising in *JUSTICE*. In addition, we are looking for members who enjoy talking to people and are willing, with guidance and prior assistance, to lead public information meetings in their area of Canada.

Indeed, in order to refresh ourselves as an organization, we need a continual stream of volunteers with different talents coming forward to offer assistance. Anyone who feels able to devote an average of three or four hours a month will be welcome to join our band of dedicated volunteers to whom I must continually pay credit for their hard work.

And as we prepare for another calendar year, all of us at CABP wish all of you the warmest compliments of the festive season and all the very best for a healthy and happy 2012.

**Deadline for submissions to the next issue of *JUSTICE*: 2 January 2012**

**FORGOT TO RENEW?**  
**We miss you! We need you!**  
Please, rejoin the CABP family.

October, we have been forging ahead with media campaigns that expose the negative effects of pension freezing on people still living in the UK. Not least is the fact that the beleaguered NHS and many social services are being overwhelmed by the escalating needs of the tens of thousands of aging people who claim they would instead be living overseas if it wasn't for pension freezing.

With the help of Champollion, our media-savvy consultancy, we have been accumulating 'local interest' stories in order to mount regional campaigns in key areas of the UK. This exercise has taken a lot of time to produce as it requires the lining-up of three components in order to be effective: local pensioners with compelling stories, the participation of local MPs, and the coordination of local media regarding publication. We have been focusing on three regions where we have had good input from pensioners: Yorkshire, the West Midlands and London.

The Yorkshire campaign was launched in early October with the participation of constituency MPs, extensive coverage in the *Yorkshire Post*, and a live broadcast on BBC Leeds featuring John (at 0500hrs, Ottawa time!) and a pensioner originally from Leeds and now living in South Africa. The West Midlands campaign was launched in late October with a broadcast on BBC West Midlands. The London campaign was to be launched in early November, too late to be included in this report for *JUSTICE*.

Any time there is a mention of pension issues in the UK media, we follow up with an immediate letter to the publication concerned. In addition, the 'This is Money' section of the *Mail Online* published a Q&A on frozen pensions, using a lot of our messages and naming the International Consortium of British Pensioners as the go-to group on this topic. This is a fantastic hit as the *Mail Online* is currently the most widely read newspaper website in the UK and its Money section is a very trusted source of financial information and advice.

## **We will not be dead-ended**

In July, we orchestrated a Parliamentary Question (PQ) in the House of Commons in order to enable us to refute government concerns that 'frozen' pensioners are returning to the UK in their older years for medical treatment at an age where such treatment is shown to be expensive. We know that anecdotal evidence suggests that the pensioners who do return for treatment are mostly from EU countries where pensions are *not* frozen, but we needed statistical evidence of this. Hence the PQ asking for official figures on returnees, kindly posed on our behalf by Labour MP Jeremy Corbyn before the summer recess. The response given by Pensions Minister Steve Webb was a total dead-ender: "The information requested is not readily available (from DWP) and could be provided only at disproportionate cost." We, however, refused to be derailed. We took another route.

With the expertise of the respected Oxford Economics consultancy, we undertook a survey of the medical coverage available to pensioners in the most popular 'frozen' countries: Australia, Canada, New Zealand and South Africa. That survey revealed that, with the exception of South Africa which has some timing issues, these countries provide pensioners with medical services as good as or better than those of Britain's NHS, negating the necessity for them to return to the UK for healthcare. And after further research, Oxford Economics determined that the number of 'frozen' pensioners who choose to return for medical reasons is minimal – indeed the continuing inability of DWP to provide statistics on them seems to indicate that the figure is so small as to be not worth tracking.

We have also managed to put a stop to DWP's ongoing 'official' claim that a reciprocal agreement is required between nations before pensions can be uprated in an overseas country. The department had

long been perpetuating this myth, most recently among MPs when responding to their queries regarding Early Day Motion (EDM) 1895. We circulated a notice to all MPs and Peers to the effect that no less than four pensions ministers have stated that there is no such legal requirement, and now at last DWP's response has changed to indicate that pension parity can be achieved simply through domestic legislation.

EDM 1895, tabled in the House of Commons in June, is still gaining signatures. It calls for the government to consider changing regulation 3 of the Social Security Benefits Up-rating Regulations so that all British pensioners can be treated "with the dignity and fairness that they deserve."

## **London Diary**

When Parliament finally returned to full session in mid-October, John returned to London for a schedule of fall meetings at Westminster and elsewhere. Tony joined him at a few of them before heading on to the Commonwealth Heads of Government Meeting in Australia.

Fresh (?) off the red-eye flight from Ottawa, Tony accompanied John on the morning of October 19 to a meeting in the House of Lords with Lord Shipley, a close friend of Deputy PM Nick Clegg. Lord Shipley has committed to mounting a new debate on frozen pensions in the Upper Chamber and discussion centred around managing media coverage of such a debate. Lord Shipley requested John to meet with him again on November 8.

The following day Tony and John met again with the chairman of the Equality for Veterans Association, John Sykes. EfVA is an organization also in the midst of a pension rights campaign for its members. We compared notes on the status of our respective activities and agreed that it was of value for us to work together. John was invited to participate in a meeting of the EfVA '100 Club' in Dorking at the end of October.

*... Continued on page 7*

# Canadian Government update

by Sheila Telford, CABP Director

This fall, we have continued to liaise with Prime Minister Stephen Harper's office and understand that the PM was likely to raise the frozen pensions issue at this year's Commonwealth Heads of Government Meeting (CHOGM) in Australia.

We were informed that briefings on the topic being prepared in order to meet the considerable interest expressed at the federal Ministerial level – hooray! – would also be useful for attendees at CHOGM. In addition, the issue was expected to be raised face-to-face with British PM David Cameron earlier in the fall.

At a meeting with our senior contacts in the Human Resources and Skills Development department, which is responsible for pensions and seniors' income assistance, we agreed that the UK government is being entirely disingenuous when it continues to say it will not index pensions without a reciprocal agreement,



CABP Chairman Brian Lechem and directors Sheila Telford and John Markham make a point of keeping Ottawa up-to-date and engaged in the frozen pensions issue.

and then promptly refusing to enter into negotiations. Canada may decide to call their bluff and once again pursue such an

agreement anyway, in spite of the fact that none is needed in order for pensions to be indexed.

## Loyal Society collaboration

by Margaret Wells, CABP Director

We are pleased to announce an exciting collaboration between CABP and the Loyal Society, a group of British societies in Canada that includes the British Canadian Chamber of Trade and Commerce (BCCTC).

BCCTC Director Norman Morris, a member of CABP's newly-formed Chairman's Council (see *Chairman's Report; JUSTICE #3, 2011*), has enabled us to open up important new lines of communication with these ten organizations whose members are extremely likely to be interested in CABP's *raison d'être* and in supporting our work. As a start, we have invited them to ask their members to sign the 'End The Unfair Frozen Overseas Pension Policy' petition on the UK Government's website. We have also provided an advert for inclusion in their newsletters as a CABP recruitment tool.



Norman Morris (left) and David Kingsland of the British Canadian Chamber of Trade and Commerce at the Loyal Societies of Toronto's Royal Wedding Celebration in April 2011.

Besides the BCCTC, the Loyal Society includes the Monarchist League of Canada, Royal Commonwealth Society of Canada, Canadian Royal Heritage Institute, Royal Heraldry Society of Canada, English-Speaking Union of Canada, St. Andrew's Society, Royal Over-Seas League, Freemen of the City of London, and our old friends in the St. George's Society.

They will inform us of their events and CABP members are encouraged to attend – watch out for celebrations of The Queen's Diamond Jubilee in 2012. At the moment it is mainly Toronto chapters that are involved, but more activity will follow in cities such as

Montreal, Ottawa, Vancouver and maybe Calgary and Halifax. As information becomes available, local CABP reps will be informed.

We look forward to a mutually beneficial relationship that will boost everyone's membership and effectiveness across the board.

# Introducing...

## Ian Spencer – Windsor (Ontario) Rep

I was born in Stalybridge, Cheshire and spent almost ten years in the British Royal Marines, serving all over the globe and specializing in explosives. I emigrated to Canada in the late 70s and managed an X-ray department until retiring three years ago. That's when I joined CABP. I welcome any emails (isted2@yahoo.com) or phone calls (519-739-0808) and if anyone in the Windsor area wants to get together for a cup of tea and a sticky bun, that can be arranged too.



## BC REPORT

### Settling in with new roommates

*by Bernard Jackson, BC Branch President*

**W**e are now happily settling in at the new BC Branch Office and especially pleased that we still have the same mailing address and phone numbers as before, having moved just one block from the old office in downtown Vancouver.

The only thing that has changed is our street address, which you can find on page 2 of this issue.

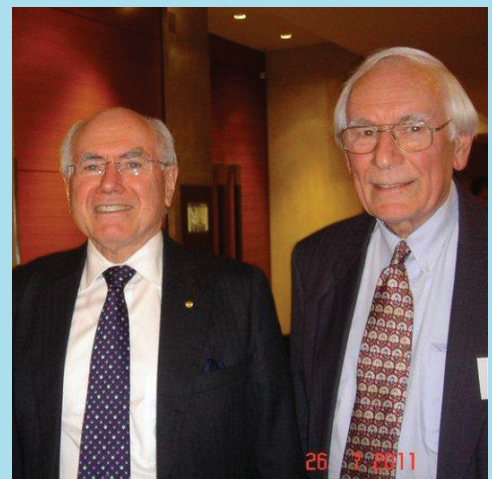
Many thanks are due to those who generously donated equipment for the new office including chairs, storage boxes, and even a secondhand laptop to replace our aging computer.

In order to cut costs, we have found a compatible organization to share the new space with us. The Royal Commonwealth Society promotes the spreading of knowledge regarding the peoples and countries of the Commonwealth and fosters unity in a diversity of thought and action relating to common interests. Frozen pensions in Commonwealth countries is definitely one of the “common interests” that our two organizations share.

## Update From Down Under



Iain Duncan Smith (right), Britain's Secretary of State for Work and Pensions, was soundly lobbied by Jim Tilley (left), head of British Pensions in Australia, when the minister was in Sydney in July to deliver a lecture on social justice.



At that same lecture, former Australian Prime Minister John Howard (left) assured Mr Duncan Smith that Jim Tilley (right) and the International Consortium of British Pensioners will not let up in the campaign for social justice for British pensioners overseas.

## *Pressure builds in the UK*

... continued from page 4

On October 21, following a productive working lunch with Peter Morris, president of the British Australian Pensioner Association, Tony and John had a lengthy meeting with Champollion Digital, a digital communications consultancy and a sister company to our media consultancy, Champollion. We discussed proposals to increase the political effectiveness of our consortium's website and our operations on social media. An administrative meeting with our regular Champollion team followed, before Tony had to head off for Australia.

### **Getting the ear of the Commonwealth**

Organizing an effective campaign around the 2011 Commonwealth Heads of Government Meeting (CHOGM) took months of planning and logistical work. This was undertaken mainly by Jim Tilley, chair of British Pensions in Australia, which financed Tony's participation, and Derrick Prance, a director of the British Australian Pensioner Association, and ably assisted by the expertise of Champollion. Several dozen local people kindly volunteered to assist in making frozen pensions a prominent issue in Perth, the Western Australia host city.

Tony, Jim and Derrick registered as delegates to the pre-CHOGM Commonwealth People's Forum, a three-day convention of non-governmental groups who discuss key issues facing Commonwealth people and then publish a joint statement immediately prior to the start of the heads of government summit. This grassroots forum is considered to be the single biggest opportunity for "the people" to engage with Commonwealth leaders on issues of concern. We were determined to make frozen pensions one of those issues.

Tony's CHOGM experience and John's further activities in London will be detailed in the next issue of *JUSTICE*, as these events occurred too late to be included in this issue due to printing deadlines.

## **Call for Nominations**

### **to the National Board**

CABP by-law 1.20 requires that at least 90 days prior to the Annual Meeting of the corporation, notice be given to members that nominations for the position of Director are open. Notice is hereby given that nominations must arrive at the CABP national office no later than 12 March 2012 in order to be considered by the Nominating Committee. Candidates must be members of CABP for at least 90 days prior to 9 June 2012.

Nominations must be made in writing by any two (2) members, must be accompanied by the written consent of the nominee, and must be forwarded to:

Canadian Alliance of British Pensioners  
202-4800 Dundas Street West  
Toronto, ON M9A 1B1

## **Call for Nominations**

### **to the British Columbia Branch Committee**

CABP By-law 1.20 also applies to nominations to the CABP BC Branch Committee. Members in BC are invited to submit nominations for the Committee of the British Columbia Branch. Requirements for nomination are identical to those stated for the National Board except that only residents of BC are eligible to serve.

Nominations must be received at the BC Branch Office no later than 19 March 2012 in order to be considered by the BC Branch Nominating Committee. Please forward all nominations to:

Canadian Alliance of British Pensioners,  
BC Branch  
PO Box 2224  
Vancouver, BC V6B 3W2

# Overseas UK voters to get more time

by Clive Evans, Membership #52089, Thailand

**O**n a visit to the UK earlier this year I met with Conservative MP Aidan Burley, the representative for my old constituency, and was pleased with his expressed support for global pension parity – he offered to raise the issue in the House if the opportunity arises. I reminded him I could still vote for him (or not!) for the next two general elections, since I officially left the UK only three years ago and can vote for another 12.

This led me to raise a major problem inherent in the current system for postal voting: Under existing legislation, the timescale for the UK to send postal voting forms overseas and receive them back provides a totally inadequate interval for most people to successfully cast a postal vote. Again Mr Burley was sympathetic and soon after tabled a Parliamentary Question urging the Government to take action to ensure that overseas voters will be given more time to return their ballot papers.

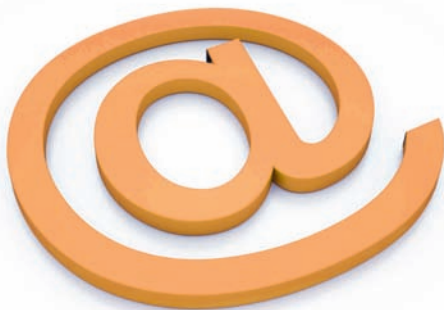
Among reforms now being considered, the legislated timetable for parliamentary elections could be extended to 25 days ahead of the poll, eight days earlier than under the current system, providing extra time for postal votes to be sent and returned. The draft legislation similarly extends the timetable for parliamentary by-elections.

Whilst the rationale given is that this will benefit members of the armed forces and UK citizens working overseas, it will also benefit any other non-resident UK citizen. Presumably the provisions will be enacted in time for the next general election, expected to take place in 2015.

To receive postal votes, register as an Overseas Voter at [www.aboutmyvote.co.uk](http://www.aboutmyvote.co.uk).



## To reach the Pension Service...



**By phone:** +44-191-218-7777

(They will call you back at an agreed time, if requested.)

**Textphone:** +44-191-218-7280

**Email:** [tvp.ipccsst@thepensionsservice.gsi.gov.uk](mailto:tvp.ipccsst@thepensionsservice.gsi.gov.uk)

NEW

**Fax:** +44-191-218-7021

**By mail:** International Pension Centre, Tyneview Park  
Newcastle-upon-Tyne  
NE98 1BA England

# No-charge notarizing

Need someone to attest that you are who you say you are? Or maybe that you are indeed still alive, so please continue sending you a pension cheque?!!

FREE notarizing is available to residents of Canada at:

- Any 'Service Canada' office, or
- Your local police station.

Photo ID is required, of course – more than one piece, if possible, and a passport.

Service Canada has 600+ offices across the country, offering residents of every province and territory access to a wide range of Government of Canada programs and services. To locate one near you, call toll-free to 1-800-622-6232 (1 800 O-Canada).

## THE ISSUE AT A GLANCE

- There are 12 million UK state pensioners, all of whom contributed similarly to the pension scheme via compulsory National Insurance Contributions.
- Of the 12 million, just over one million live outside the UK.
- Half of the pensioners living overseas receive the same annual cost-of-living increases as those still living in the UK, while the other half does not – their pensions are frozen simply because of where they have chosen to reside in their retirement.
- Commonwealth nations and British overseas territories are home to 98 per cent of "frozen" pensioners, including 155,450 in Canada.



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*a non profit social group founded in 1987*

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## Robbery

I moved from the UK to Canada in 2001 as an unmarried retiree. When I returned to live in the UK this past July, the state pension for a single man had risen by some £150 pounds per month in that decade. Every MP should be informed that state pensions are not government largesse but something to which we contributed all our working lives.

**Jim Dodds**

Co. Durham, UK

*Ed: We hope you will continue to support our work from home base UK!*

## Easy double

I recently had occasion to visit a local healthcare facility. The nurse I saw had an English accent so I asked if she had ever worked in the UK – she had, so I told her about CABP. Another English nurse joined in the conversation and I offered them CABP's web address as a source of more information. I decided in future to carry a slip in my purse with just this address on it to hand to the next Brit I come across. If we all did that, it wouldn't take long to double our membership.

**Jill Bhar**

Membership # 24169, AB

## Sign of support

I signed the online petition on the UK Government website this afternoon and also sent the request on to 13 people in the UK or with UK connections. Thank you for all your hard work and all the time you spend plugging away at this disgusting state of affairs. I read about it in *JUSTICE* and am so full of admiration.

**Clare Breckenridge**

Membership # 7568, ON

## No such sauce for the gander

Given that the UK increases our frozen pensions for the time we vacation in the UK, I presume it also *decreases* the pension for the time a UK resident vacations outside the UK?

**John Parsonage**

Membership #7137, ON

*Ed: Nope. They wouldn't dare treat anyone with a UK vote as cavalierly as they treat us.*

## Fare ye well

This is to advise you that we are moving back to the UK for the rest of our retirement years. We thank you all for your untiring work on behalf of all British pensioners and wish you the very best in achieving your goals in the near future.

**Pam & Mike Leahy**

Membership #31207, BC

*Ed: The best thanks anyone can give us is to continue supporting our work from anywhere in the world.*

## Our loss is their gain

I am glad that someone else besides myself has found that the Canadian banking system may also be screwing over British pensioners (*DWP conversion rates add insult to injury; JUSTICE #3, 2011, p.16*). I have been keeping a record of the conversion rates each evening at six o'clock and I find, checking against each date and the date my pensions are deposited in my local bank, that we are getting considerably lower rates from the bank, to the extent of between ten and 13 cents per pound sterling. This adds up to considerable losses for us and record profits for the banks in Canada. I have taken this up with my bank only to be told it has nothing to do with them, all exchange rates are given to them by an agency in Washington, USA. It would be nice to see the banking ombudsman taking action on this!

**Mr P Larcombe**

Membership #22581, ON

*Ed: Please see 'DWP conversion rates not to blame?' elsewhere in this issue for another viewpoint.*

## So much by so few

When this all comes out in our favour, there won't be any way all of us can thank those who have given so much time – years! – and energy and belief and perseverance, for our sakes.

**Julia Mitchell**

Membership # 30584, BC

## Knocking on wood

Needless to say that as I am 82, knocking on 83, I am delighted at the actions you folk are taking on our behalf. Thank you all.

**John Daintree**

Membership #15920, AB

## Bovine bunk

I started my working life at the age of 14 and was obliged to contribute towards an old age pension which I was promised would be payable (unconditionally) on reaching the retirement age of 65. Besides serving my country during World War II, I remained in full employment paying my full contribution to the pension fund until I reached 65 and finally retired at the age of 67. After both my children decided to emigrate, I was left in England to face a lonely retirement. At their request I agreed to move to be near them, but at no time was I told I would lose my full pension rights. How dare anyone suggest (as was stated in a letter in a recent issue of the International Express) that "People who turn their back on Britain in search of a 'better' life cannot then expect their former country to subsidise them for the rest of their days in some foreign land." What a load of 'bull dust'! Can they please explain why those who leave Britain to live in America, any EU country, Turkey and the Philippines (to name but a few) are all freely given a fully index-linked pension? Meanwhile those in almost every member country of the British Commonwealth are penalised.

**Eric G. Childs**

BPIA Member, Western Australia

## Will we make it?

I've been following the on-line Government petition very closely and forwarded it to contacts in over 30 countries. In tracking the number of signatures to October 22, we were accumulating an average of only 233 signatures a day. At this rate we're never going to make 100,000 by September 2012! With over 580,000 frozen pensioners, it astounds me that there are so few signatures to date. We need at least 300 a day from now until the close of the petition, if the government is to take us seriously and implement the changes we're all fighting for. We have to work together to hit this target!

**Stephen Davis**

Membership #20025, Ontario

*Ed: Please, everyone, sign the petition at <http://bit.ly/BritPensions>*

# R U still there?

**PLEASE tell us if your postal  
or e-mail address changes!**

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**Total Enclosed: \$** \_\_\_\_\_

In the interests of economy, receipts will not be mailed. We are most grateful for all support, particularly donations to the Action Fund.

# DWP conversion rates not to blame?

by Mark Wright, Membership #1636, BC

**W**hile I have absolutely no love for the Department for Work and Pensions (DWP), they may not be to blame for the apparent low conversion rate when UK pensions are received by direct deposit into a Canadian bank account, as detailed in the last issue. (*DWP conversion rates add insult to injury: JUSTICE #3, 2011, p.16*)

Some years ago, at CABP's request I looked into the system used by DWP to transfer funds (I'm a retired banker) and found then they got the best currency exchange rates possible, based on the total amounts transferred; usually the larger the amount, the better the rate. In this case, therefore, the DWP literature's claim that it gets "the most preferred rates" is correct.

I think the culprit is more likely the Canadian bank or another 'correspondent' bank used along the transfer path. Almost every bank in the U.S. and

Canada now charges for receipt of a wire transfer into one's account, the amount usually being between \$15 and \$25. This occurs regardless of the amount received and certainly happens to me and to friends and relatives in both countries. Sometimes the fee is shown separately but sometimes it is hidden and thus appears to 'skew' the rate.

So I suggest people ask their bank if a charge has been made, and if so, try to get a refund – I wouldn't hold my breath, though. The other alternative, if one doesn't need the funds immediately, is to switch to transfers every 13 weeks so that there are only four transfer fees per year instead of 12.



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