



# FORMAT

Autumn 2020

Issue 74

(The Official Newsletter of the Federation of Retired Members' Associations of the NASUWT)  
Distributed to thousands of retired members in the UK, Channel Islands and Europe.

## NASUWT achieves victory on equality of widowers' pensions

**FORMAT** issue 71 publicised the provision of widowers' pensions in the UK Teachers' Pension Schemes which was in place at the time of publication.

At the time, widowers of teachers from heterosexual marriages received a pension which was based on their wife's accrued pension from 1988 onwards, whereas widows of teachers from heterosexual marriages received a pension which was based on their husband's pension from 1972 onwards.

The NASUWT had previously successfully campaigned for all surviving same-sex married and civil partners of teachers to receive a pension based on their deceased partner's pension from 1972 onwards, which was an enormous step forward for equality. The NASUWT was still campaigning to achieve equality for widowers of teachers from heterosexual marriages.

Many NASUWT retired members engaged with the National Union's campaign on this issue by writing to their MP, and the National Executive wishes to thank those retired members who did so.

The National Executive is very pleased to report that the NASUWT's campaign has been successful and that widowers from heterosexual marriages in Britain are now entitled to the same Teachers' Pension Scheme (TPS) survivor benefits as other surviving legal partners, with their deceased partner's pensionable service dating back to 1972 counting towards this. Full details of this victory are available on the NASUWT website at:

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/scotland/survivor-benefits-scotland.html>;

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/wales/survivor-benefits-wales.html>;

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/england/survivor-benefits-england.html>.

The NASUWT is continuing to campaign for the same changes to be made to widowers' pension benefits in Northern Ireland and will keep retired members updated on progress.

As a result of this equalisation of provision, some retired members in receipt of a widower's teachers' pension may receive an increased pension, including a backdated payment. The NASUWT is working with the UK governments and the TPS administrators on the tracking of these pensioners by their pension schemes, and retired members **should not contact the NASUWT** to seek information about whether they are entitled to an enhanced pension. Further details about widowers' pension benefits are on the NASUWT website via the links shown.

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## 100 not out – a tribute to Bob Le Sueur

In November 2018, I, with a large group of London RMA colleagues, had a guided tour of the Lord's Cricket Ground. Amongst other things, we were shown into the teams' dressing rooms. There on the walls were Honours Boards, noting those who had scored 100 runs in a Test Match on the ground. It must have been a great honour to see your name there.

Recently, I was reading the Summer issue of the Amnesty International magazine. There in the letters section was one by a Bob Le Sueur. It noted that he was 99 years old and lived in Jersey. The name jumped out at me as I recalled such a chap at an NASUWT Conference some years ago. I was, at the same time, in email correspondence with Tom Fraser, my predecessor as FRMA Development

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Officer, and I asked him about Bob and if he was still on our membership list. I knew that he was an active member of the Jersey NASUWT and had previously written articles for the **FORMAT** magazine.



I decided that I would contact Bob and see if he was willing for me to write an article on his good self and put it in **FORMAT**. I felt that his reaching his centenary merited a mention. He replied that he was happy for me to do this and that although he was suffering from Macular Degeneration, he had good friends who read his emails to him and wrote his replies.

Bob was a 19-year-old insurance salesman when the Nazi forces invaded the Channel Islands. He remained in Jersey for the whole of the war. He was, though, an extremely brave member of the resistance who saved the lives of at least nine Russians who had been transported to the island as forced labour. Some of these men escaped and were moved around 'safe houses' so as to avoid detection by the occupying troops. Bob is one of those islanders and guests who lay a wreath at the Cenotaph in St Helier every Liberation Day on 9 May in memory of more than 100 slave workers who died as a result of the brutal Nazi regime. In January each year, he similarly joins a group that lays wreaths at the Cenotaph to remember the many Jersey people who died in Nazi concentration camps during the occupation period.

At some point in the early 1960s, Bob decided that he wanted to become a teacher and trained at St Luke's Teacher Training College in Exeter, Devon. It was here that he joined the Union, nearly 60 years ago. After teaching at a school in Welwyn, he returned to Jersey and taught at the boys' Grammar School until his retirement in 1981. From the late 1960s until 1981, he was a very active member of the Union. During the period until 1980, he was the Local Association Secretary and contributed a great deal to the major increase in NASUWT membership, at the expense of the NUT. In 1980/81, he was the Local Association President, leading to his retirement from teaching. He was then honoured by the National Executive as an Honorary Life Member of the NASUWT.

For the next 20 years, Bob travelled the world. He wrote about some of his trips, travelling on a shoestring budget sometimes for up to six months,

in **FORMAT**. He told me that he sometimes travelled to countries with repressive governments and made contact with wonderful people, especially in Chile, where he was inspired by how the most awful government was unable to exterminate a positive and determined human spirit. His letter to Amnesty has a particularly poignant paragraph regarding his time during the Nazi occupation of the Channel Islands. *'There were certain parallels between those times and today. What stood out between those times and today was how personalities were sharpened. One soon learned that there were more positive people than negative ones and this applies equally amongst us who were occupied and amongst our German controllers. People who always had a generous, giving element became saintly. Those who had always had a mean, selfish streak became absolute b-----s.'*

In retirement, Bob continued the voluntary work that he had undertaken when he worked as a teacher. The Société Jersiaise is a local cultural society, and Bob was particularly active in their local history and archaeology groups. The National Trust for Jersey and the Channel Islands Occupation Society were two other organisations that benefited from his participation. All three groups honoured Bob by granting him Honorary Life Membership in recognition of his contribution. For many years, Bob was chair of the Jersey Branch of Amnesty, and as part of this, was active in a small Jersey charity which collected contributions in order to give holiday breaks to victims of torture and of repression by governments around the world.

Then in 2015 Bob was awarded an MBE 'for services to the community', which included the help he was able to give to a number of Russian slave workers who had managed to escape from the Nazi labour institution, the Organization Todt. Bob has published a book, *Growing Up Fast*, which is now available through Amazon. An interview with Bob in 2018 can be found on the Jersey Heritage Facebook page: <https://www.facebook.com/JerseyHeritage/posts/i-was-there-bob-le-sueur-remembers-on-jersey-heritage-tvbob-le-sueur-mbe-defied-/2119739931402482/>.

On 20 October 2020, Bob Le Sueur will become 100 years old and can be truly proud of the contribution he has made to society. The FRMA does not have an 'Honours Board', but it always wants to recognise those of our number that have given over and beyond during the course of their life.

**Roger Darke, FRMA Development Officer**

## Editorial

**Annual Subscriptions.** Once again, the annual subscription is being held at £22, which I trust you all agree is good value for money. Most members pay by direct debit, although some may choose to pay by other methods such as by cheque. Any member in this position is requested to make their payment in their usual manner and not wait for a reminder letter.

Members are encouraged to pay their subscription by direct debit wherever possible, particularly as cheques will be phased out by the banks in due course.

Thanks, in anticipation.

Please keep in touch with each other and send in any articles and letters you think appropriate to your Editor Bill Matthew at bill.matthew2@btinternet.com or by post to Bill Matthew, 15 Seymour Street, Dundee DD2 1HD.

## Retired members living in France

UK teachers' and state pensions will continue to be uprated in France. In terms of health care, the member should follow the Government's guidance at: [https://www.gov.uk/guidance/living-in-france?utm\\_campaign=transition\\_p1&utm\\_medium=cpc&utm\\_source=seg&utm\\_content=eut\\_frukns\\_act90](https://www.gov.uk/guidance/living-in-france?utm_campaign=transition_p1&utm_medium=cpc&utm_source=seg&utm_content=eut_frukns_act90).

The Government's current Brexit negotiations cover pensions uprating and health care issues. The NASUWT continues to work with the Trades Union Congress (TUC) to try to ensure that a Final Withdrawal Agreement is negotiated which benefits UK working people, and retired NASUWT members specifically, who have retired abroad.

**(Editor's note.** *Thanks for the original email from Ann Jefcoate, France RMA*)

## Contact Details

The 2020/21 Officers are:

*President:* Dave Mehaffey; *Vice-President:* John Rimmer; *Secretary:* Deanna Selby; *Treasurer:* Bill Matthew; and *Development:* Roger Darke.

Further details can be obtained from the NASUWT Website.



## LETTERS TO THE EDITOR

*Published letters do not necessarily reflect the view of the Editor or that of the NASUWT Federation of RMAs. **The opinion of writers may include errors of fact.** Letters for publication should be sent to the Editor of **FORMAT**. These should include the name of your RMA (if you have one).*

Dear Bill and fellow members

I very much enjoyed reading Ralph Tebbutt's article 'Dipping My toe into Social Media' (issue 73).

I found it interesting and thought-provoking. I hope Ralph will be sharing more of his research and thoughts with us. I am wondering how I can find his blog.

**Heather Wharton, North Yorkshire**

Hullo Bill,

I have thought of a little article you might like to include... entitled – 'The School Duplicator'.

The school I taught in had a school duplicator. You

might have a vision of a rotating machine which spewed out quantities of copies.

Well, not quite.

Our duplicator was a rectangular tin, several inches deep, in which was a gel. You used a special 'master copy' and wrote upon it. This you then laid face down on the gel and pressed gently. You then removed the master copy and laid other sheets of paper on the gel, gently pressing. You could make as many as nine copies – yes, really, nine copies!

Our school was one for the profoundly deaf – and behold! – there were nine in each class.

**C.G. Sayer**

## Darke thoughts of a Development Officer

As I took over the role of FRMA Development Officer in March of this year, my mind went back to October 1967 when I attended my first union meeting. I had just started at Cheshire College of Education on my teacher training course. After 14 months as an unqualified teacher prior to that, I wanted to know more about teacher trade unions. Also, it promised a free pie and a pint, so why not attend? At that time, the senior member of staff at HQ in charge of recruitment matters was George Limburn, and he addressed the well-attended meeting in a pub in the village of Alsager where the college was situated. George used a phrase that has stuck with me over the years: *'This union supports its members from training to the grave'*. I heard him say this to countless meetings over the next few years as I became more and more involved in the Union's affairs.

March 2020 was like no other. The FRMA AGM was cancelled due to the pandemic that was sweeping the world and there could be no interaction and discussion amongst retired union activists. I was prevented from taking up the post of Development Officer in the usual way and also prevented from speaking about my predecessor, Tom Fraser. Tom has been an excellent Officer of the FRMA, and many individual members and Retired Members' Associations (RMAs) have been the recipients of his clear and helpful advice. I am not able to state here just how many new RMAs that Tom has been involved in establishing, but I know that it is many. I hope that at a future FRMA meeting, we will be able to properly minute our thanks to him for all he has done.

Those of us who have long been involved in union affairs will have memories of the good times and the bad. As I worked for many years in the South West of England, I attended the Tolpuddle Martyrs Festival on numerous occasions and, whilst we were not transported across the world for belonging to a trade union, we do recall, in 1984, the Prime Minister stating: *"There is an inherent conflict between the structure of trade unions and loyalty to the state"*.

The present lockdown of one sort or another that we find ourselves in has brought into focus how we keep in contact with our membership and encourage those who are retiring to join our ranks. It is difficult to ignore the Office of National Statistics (ONS) figures that show that of the 4 million adults in the UK who never use the internet, 62.5% are over 75. Making sure that we contact all our members is not as simple as opening a Twitter account and posting messages. I am sure that discussions will take place over the next few months and that at the next FRMA General

Meeting, there will be an exchange of views on how we move forward given what the present circumstances have shown us.

2020 is a year of celebration. It is 25 years since the FRMA was formed by a group of members from across the UK who felt that RMAs needed to come together to discuss matters of mutual interest. We thank them for their work and also all those who came after them. The London RMA is also celebrating this year. It is 40 years since retired members came together from within the Inner London Education Authority and formed a retired members' organisation. It has gone from strength to strength and now covers the whole of Greater London. Sadly, neither group will be able to celebrate in the ways that they would have wished. Perhaps they will do so in 2021, just a little late!

I have always been a great believer in looking forward with optimism. Despite setbacks, the trade union movement remains the backbone of workers' rights and this includes the rights of the retired members of those unions. A Cornish phrase, *'an termen a dheu yur bryntin'* says it all, and for those who are not familiar with the language – *'the future is bright'*. I look forward to assisting in the development and improvement of the services and support that the FRMA offers to retired union members.

Roger Darke, London RMA

### Moving into the digital age

The NASUWT has adopted the policy of moving towards becoming a carbon-neutral union, including by cutting down on the use of paper and unnecessary postage.

At the same time, the nature of the COVID-19 pandemic means that it is often much safer to communicate electronically, including when shopping, banking and in respect of routine correspondence.

The National Executive is therefore asking all retired members to provide an up-to-date email address to the NASUWT, to ensure that they can be contacted by email. If the NASUWT does not hold your email address, please contact your RMA Secretary and provide this to them.

Providing your email address to the NASUWT will allow the Union to communicate with you more frequently and provide you with information, including about NASUWT services, which is helpful to you.

## Education requires Cathedral Thinking

The article 'Dipping My Toe into Social Media' by Ralph Tebbut (**FORMAT** issue 73), prompted me to add to the question he raised of 'Why do we educate people?' A good teacher inspires a child to think broader, higher and deeper than themselves. Teaching is more than passing exams to get to the next step; it is about altruistic ideas and a vision for the future. This inspiration is required more now than ever before, because the modern child is living in a world of rapid change, with new horizons being crossed with technology and people speaking out globally about established views.

My five-year-old granddaughter, Sophie, who lives in Uganda, chats to me on Zoom and receives home-schooling on a laptop during the COVID-19 lockdown. One hundred years ago in 1920, her great grandmother at five years of age, my mother, was writing on a slate with chalk at school. My mother's aspirations were to go to art college, but her father would only educate his sons and she had to go into service at the age of 14. She spent long days doing menial tasks, including scrubbing floors, and cried herself to sleep every night with homesickness – no phone, no internet – just a monthly visit back home on a Sunday. We cannot imagine what a five-year-old will be doing 100 years from now.



Education requires 'cathedral thinking' from educationalists and policymakers. You only have to look at a photograph of a cathedral or stand in the aisle, craning your neck to marvel at the height of the pillars, to wonder how people who lived in modest dwellings planned such enormous buildings. We have to praise their craftsmanship and perseverance to work on something they would not live to see finished. One thousand years ago when cathedrals were being built, the average person was living a life basically unchanged from the previous hundred years and with little expectation of future change.

This confined learning experience existed in the 14th century in Chaucer's England, where clever boys of humble origin were being educated in reading, writing and Latin to meet the requirements of the church for clerks and priests. In the 18th century, charity schools began to teach the mass of people to read and write. English education was the concern of the family and the church and deeply influenced by social class structure. By the 19th century, the pace of change of the social and economic way of life, from a 'feudal' society of the countryside towards an industrial society of towns and cities, led to the growth of an education system without a clear plan or structure. The need to educate more clerks for this increasingly urbanised society persuaded the Government of the day that the provision of elementary schools should be the responsibility of the state. The Elementary Education Act of 1870 was set up to teach the next generation to read and write and was the cornerstone of 20th century education. The 1870 Act allowed the voluntary agencies and exclusive secondary establishments to continue increasing the complexity of the English educational system, a legacy which society has taken into the 21st century.

A child-centred education considers the needs of the child and not the needs of society. The problem here is that, since society precedes the child, the child must be educated within its parameters. Sophie's great grandmother was being taught within the framework of an elementary education fuelled by the need of industrialists for a workforce able to compete in a world market of manufactured goods. Currently, Sophie is living in a developing country struggling to supply clean water and adequate food to people, despite access to the latest technology.

In education, to meet the needs of a society beyond our current comprehension, they would benefit from an executive decision to include 'cathedral thinking' into today's education system. Through the centuries, enlightened scholars have encouraged broad, high and deep thinking about ideas. One such person was the Czech philosopher, John Comenius who is considered by many to be the father of modern education. I am sure his words would resonate with educationalists today.

*'A capable teacher [is] one who knows how to bear the ignorance of his students and also how to dispel that ignorance effectively'.* Comenius, John (1592-1670)

**Gina Graham, Hampshire RMA**

## A Poem for Our Times



When the lockdown was first announced, and we were put into quarantine, some of us went crazy and gave our homes a great big Spring clean.

We all went into overdrive with cleaning and bleaching to keep COVID-19 at bay. Anti-bacccing and washing our hands whilst merrily singing 'Happy Birthday'.

Then we got out our calendars and diaries to cancel all our plans and appointments. No NASUWT trips for quite a long while! No lunches. What disappointments!

Some of us got busy in the kitchen. Baking your own bread is the latest craze. I've lost count of how many 'snaccidents' I've had! Still, it gives me something to do to fill the days.

Others of us decided, "We must get out", with socially-distanced walks happening daily, weaving and gliding past other pedestrians, two-metres apart, chirping "hello" gaily.

Most of us decided to do our gardens, giving them a much-needed tidy and mow, while others preferred to sit and enjoy the sunshine (with a tippie) on a real go-slow.

What better place to be than in the kitchen, creating and knocking back 'quarantinis'? We don't have a drink problem...we've only had two or three teeny-weenies.

To fill our time, some of us have binge-watched too much TV, without a doubt! What next can we watch as our evening treat? As we're all Tiger-Kinged out!

As we progress into the lockdown, we're confused. Is it Moanday, Blursday or Whyday? Plus, it doesn't help when Bank Holiday Monday has been changed to a celebration Friday.

Shopping is a whole new adventure; with online deliveries – if we can get a slot! Maybe family and friends are doing shopping for us and bringing us quite a lot!

We're appreciating our community – friends, families and our pets. We try to avoid watching the news as we just swear at our TV sets.

We commiserate with younger teaching colleagues who are front-line working in their schools. And wonder how they can get young children to adhere to two-metre-apart rules.

We clap for the NHS and Carers every Thursday, creating a noisy hullabaloo. I've started giving NHS staff and binmen chocolate to say a big 'thank you'.

Some of us are getting to grips with technology so that we can Zoom, Facetime or Skype with family, while others are 'phoning a friend' – oh, we do miss our monthly trips with NASUWT.

And when the quarantine is over, with our stories shared and told, what better story can there be but of the fundraising efforts of Captain Tom – 100 years old?

In future years when your great-grandchildren ask you what you did during the great pandemic scare, tell them that you stayed home and kept safe – to show them how much you care.

Joy Rice

## PENSIONS UPDATE - - - PENSIONS UPDATE - - - PENSIONS UPDATE

### Early retirement

The Westminster Government has implemented Regulations, which the NASUWT has opposed, to cap the amount of premature retirement compensation which can be paid to teachers by employers. Premature retirement compensation is used to supplement a teacher's pension so that they

can retire early without an actuarial reduction to their pension, or even with additional enhancement.

**The Regulations are not retrospective and the pensions of current retired members who have taken early retirement are completely unaffected. There is no need to contact your scheme administrator or the NASUWT on this issue.**

## Important message for members who retired after 31 March 2015

The UK Government has proposed changes to the transitional protection arrangements in public service pension schemes in Britain, with identical proposals being made by the Northern Ireland Government for public service pension schemes in Northern Ireland. The Government's proposals are also known as the McCloud remedy. Details are available on the NASUWT website in the pensions bulletins dated 11 September 2020 (and 15 September 2020 for Wales) at:

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/northern-ireland.html>

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/wales.html>

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/scotland.html>

<https://www.nasuwt.org.uk/advice/pay-pensions/pensions/england.html>

The McCloud remedy, as currently proposed by the UK and Northern Ireland Governments, provides current teacher pensioners with pensionable service after 31 March 2015 with the entitlement to accrue their pension in a different Teachers' Pension Scheme to the one in which they originally accrued pension through to retirement. In other words, if teacher pensioners were in the final salary scheme from 1 April 2015 onwards, they can choose to accrue this service in the career average scheme and vice versa.

As the two pension schemes have different pension ages and a different benefits structure, this choice affects the level of pension benefits received. Some retired members may therefore be eligible to receive an increased pension under the McCloud remedy, and all retired members with post-2015 service will, in due course, be asked by their pension scheme administrator in which pension scheme they wish to accrue pension from 1 April 2015 onwards.

The Government is currently considering its response to the public consultation on its McCloud remedy proposals. The Government is likely to finalise the McCloud remedy towards the end of 2020 or early next year, and current pensioners with post-2015 service will be the first tranche of teachers who have the McCloud remedy applied to them.

**Retired members with post-2015 service do not need to take any action at this stage and their scheme administrator will write to them in due**

course to explain the McCloud remedy options to them and the timescales when they do need to take action.

**Financial conduct regulations mean that the NASUWT cannot provide financial or pensions advice, and retired members should therefore not contact the NASUWT for personal advice about the McCloud remedy options. However, the Union will run a general briefing on the McCloud remedy for members with post-2015 service once the Government has finalised the remedy.**

**Details of the briefing will be publicised to the FRMA and on the NASUWT website, in the 'retired members' and 'events' webpages.**

### Obtaining pension assistance

The NASUWT offers an unparalleled service to all members and retired members of the Union. This includes providing assistance on issues which relate to members' periods of full membership, not least on pension issues.

However, before contacting the NASUWT, retired members, or surviving partners of NASUWT members, who have a query about their teachers' pension should contact their pension scheme administrator and liaise with them over their pension.

Please can members note that all UK Teachers' Pension Scheme administrators are asking that scheme members contact them by email, or use the webmail function on their website, during the coronavirus pandemic.

The contact details of the UK Teachers' Pension Scheme administrators are:

**The Northern Ireland Teachers' Pension Scheme**  
Telephone: 028 7131 9000.

E-mail: [teachers.pensions@education-ni.gov.uk](mailto:teachers.pensions@education-ni.gov.uk).

**The Scottish Teachers' Superannuation Scheme/Scottish Teachers' Pension Scheme**  
Telephone: 01896 893000 0.

E-mail: via 'General Enquiries' on the SPPA website.

Website: [www.sppa.gov.uk](http://www.sppa.gov.uk).

**The England and Wales Teachers' Pension Scheme**  
Tel: 0345 606 6166

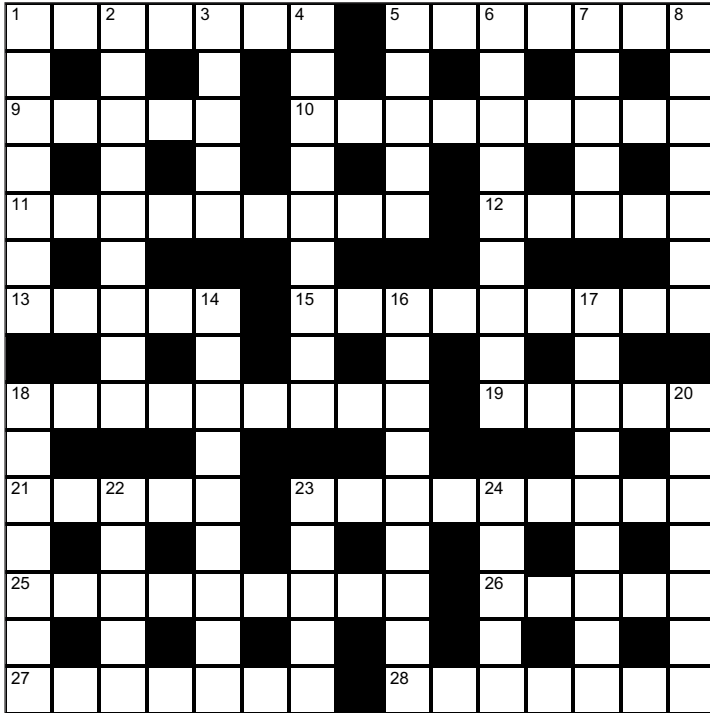
E-mail: [tpmail@teacherspensions.co.uk](mailto:tpmail@teacherspensions.co.uk) or via the My Pension Online portal.

Website: [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk), using the My Pension Online function in the member hub.

## CRYPTIC CROSSWORD COMPETITION ISSUE 74

**A £35 MARKS & SPENCER VOUCHER FOR THE WINNER,  
COURTESY OF NASUWT FEDERATION OF RETIRED MEMBERS' ASSOCIATIONS**

Crossword kindly provided by Colin Garside – Wirral RMA. SEND YOUR ENTRY TO: Sharon Childs, FORMAT Crossword, Hillscourt Education Centre, Rose Hill, Rednal, Birmingham B45 8RS. Closing date – Monday 11 January 2021.



**The correct answers for Crossword 73 were:**

S	A	H	A	R	A		I	N	C	L	O	V	E	R		
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R		N		C		I		Y		E		L		O		
T	H	I	N	K	I	N	G			B	A	N	Y	A	N	

### Across

- 1 Humiliates half of side with enough money (7)
- 5 Esoteric organisation? Certainly; second left (7)
- 9 Man in jail conceals assassin's name (5)
- 10 Popular chap swallows one – not joking! (2,7)
- 11 America needs time, he says (3,6)
- 12 Curry flavouring from Munich mostly (5)
- 13 Tough material extracted from the East (5)
- 15 Language rules not right, say incorrect! They're deeply penetrating (5,4)
- 18 Most of the planet has a setback with floods (9)
- 19 Approaches listener going in opposite directions (5)
- 21 Overindulgence leads to bad indigestion, nerves and general exhaustion (5)
- 23 Old Totter, Special Constable, a righter of wrongs (9)
- 25 Unusual procedure showing how to multiply (9)
- 26 Peasant ultimately boxed in by class system (5)
- 27 Elm, sadly, isn't commonly found without disease (7)
- 28 Petition is presented by lawyer, or rejected (7)

### Down

- 1 It's not in fact as indicated (7)
- 2 My French teachers assume solution is easy to crack (6,3)
- 3 A short celebration on one's own (5)
- 4 Broke top off lamp, revealing shape (4-5)
- 5 Pat's short of a salad ingredient (5)
- 6 Try each in order for a better grip (4,5)
- 7 He's into strong drink so gets discharge (5)
- 8 Editors receive two 10s for making increases (7)
- 14 What the Telegraph employed, an inspector with principles (5,4)
- 16 Cast start off amused, get drunk on these? (9)
- 17 Account includes a single wrong number (9)
- 18 Southern peninsula, once a place of exile (7)
- 20 Internet browser almost has it in excess (7)
- 22 Country friend from Durham? (5)
- 23 Crash caused by son's illegal activity? (5)
- 24 Letters said to make you better (5)